

No. 1032

JULY 10, 1925

Price 8 Cents

FAME AND FORTUNE

STORIES OF BOYS **WEEKLY.** WHO MAKE MONEY.

FROM MESSENGER TO MILLIONAIRE
OR, A BOY'S LUCK IN WALL STREET. *By A SELF-MADE MAN.*

AND OTHER STORIES.



As Knapp was about to pass the stolen securities to Robinson, Fisher darted forward and snatched them from his fingers. Skeleton, who had been watching in the background, uttered an imprecation and rushed forward to strike down the resolute boy.

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NEW YORK, JULY 10, 1925

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From Messenger To Millionaire

OR, A BOY'S LUCK IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Guy Fisher Makes A New Friend And Causes An Arrest On Suspicion.

"Fisher," said Mr. Cotter, stock broker, coming out of his private room with his hat on and an envelope in his hand.

"Yes, sir," replied a bright-looking boy, jumping from a chair near the window of the reception room.

"Take this note to Mr. Brown, Exchange Place. There may be an answer. If so, fetch it to me at the Exchange."

As Mr. Cotter's office was up only one flight from Wall Street, Guy did not bother with the elevator, but made for the staircase and skipped down two steps at a time. At the foot he came suddenly into contact with another boy of about his own age and build, who had started to spring up the stairs. They came together with a whack and landed in a floundering heap on the floor.

"Wow! My head!" exclaimed the other boy, sitting up and feeling of the injured part.

"Why the deuce don't you look where you're going?" asked Guy in a tone of annoyance as he picked himself up and looked for the envelope he had dropped.

"What's the matter with yourself?" replied the other, as he got on his feet. "Ain't I big enough to be seen?" he added, good-naturedly.

"Yes, you're big enough," answered Guy, who had recovered his note. "As you don't seem to be mad about it I'll apologize for my share."

"You needn't. I suppose it was my fault. I've only been a few days in Wall Street, and I guess I'm green yet."

"I know your face now," said Guy. "You're Colgate's new messenger."

"Yes. And you work for Everett Cotter."

"Right you are. Our offices face each other. I rather like your style. What's your name?"

"Dick Preston. And yours?"

"Guy Fisher."

"Thanks. I hope we'll be friends."

"I hope so, too. But I can't stop here talking to you. I've got a letter to deliver in Exchange Place. I'll see you again. Good-by."

"Good-by," returned Preston, and the new acquaintances parted.

Guy reached Broker Brown's office and de-

livered the note. There was an answer, and when the boy got it he started for the messengers' entrance to the Exchange. As he walked up to the railing he found Dick Preston there waiting to deliver a note to Oliver Duncan, Mr. Colgate's partner, who attended to the firm's business on the floor of the Exchange.

"Hello," exclaimed Guy. "I see we meet again."

"It seems so," replied Preston. "What a howling mob there is in here."

"Oh, that's nothing. They're quiet today."

"Quiet!" almost gasped the other. "Why, they're making noise enough to drown the Falls of Niagara."

"You think that because it's new to you. You ought to see them when there's a slump in stocks."

"What do they do then?"

"What do they do? What don't they do? You'd think there were a dozen fights going on as many parts of the room."

"But they don't hurt one another?"

"Well, I never heard that an ambulance had to come around, but to look on at the mix-up you'd think that there'd be a score of subjects for the coroner. How long have you been working for Colgate?"

"A little over a week. How long have you been in Wall Street?"

"Two years and a half."

"Where do you live?"

"In a boarding house on Twenty-sixth street. And you?"

"With my folks in Harlem."

"Give me your address, and some evening I'll surprise you. Are you generally at home nights?"

"As a rule I am, but when you intend to come up you'd better let me know. It wouldn't take you but a moment to cross the corridor and tell me."

"All right. Here comes my boss."

Mr. Cotter walked up to the railing, took the note from Guy's hand, tore it open, read it, and dismissed him with a nod. Mr. Duncan came up about the same time, took Preston's envelope and walked away after glancing over it. So the boys left the Exchange together.

All of a sudden a crowd began to gather on

the sidewalk in front of the sub-treasury. Of course that circumstance excited the curiosity of the two messenger boys, and they ran up to see if they could find out what was the matter. A well-known broker had hold of a fairly well-dressed man, whom he accused of stealing his watch. As the boys came up, a stout, well-built man elbowed his way into the crowd, and the bystanders, taking him for a Wall Street detective, made way for him. Guy, taking advantage of the lane he made, followed close to him.

"What's the trouble?" asked the newcomer. "Are you a detective?" asked the broker.

"No," replied the man. "I only wanted to know what the trouble was."

At that moment Guy saw the accused pass something to the newcomer, who put it in his pocket. A policeman now came up, and as he made his way into the crowd the stout man started to make his way out.

"By George!" thought Guy. "I'll bet that chap is the other fellow's confederate, and that he's got the stolen watch in his pocket now."

Full of this idea the young messenger edged his way out himself, unnoticed by Dick Preston, who was eagerly interested in the accusation against the man whom the broker had hold of. Guy kept his eye on the stout man and saw him start up Nassau street. He determined to follow him on the chance of something developing. The stout man kept on as far as Fulton street and then stopped on the corner and hung around as if waiting. There was a policeman on the other side of the street. Guy crossed over, told him what had occurred down in front of the sub-treasury and his suspicions regarding the stout man, whom he pointed out to the officer.

"It's my opinion he's waiting for the other man to get out of his trouble and join him, which he's likely to do if the missing watch is not found on him," said Guy. "It's Mr. Forrest, one of the big brokers of Wall Street, who was robbed. If the two men come together here you ought to arrest them."

"I don't see how I can. I have no evidence but your word that a theft has been committed. I might get myself into a whole lot of trouble," replied the policeman.

Guy was greatly disappointed and at his wits' end. It appeared certain that these men, even if his suspicions were well founded, and they were actually confederates, would get clean off with their booty. At that moment somebody clapped him on the shoulder and a voice said:

"What are you doing 'way up here, Fisher?"

The boy turned and confronted a small-sized, sharp-featured man, dressed in a neat business suit.

"Why, Mr. Harper, you're just the man I want to see," cried Guy, with evident satisfaction, for the argus-eyed individual was one of the shrewdest of the Wall Street sleuths.

"Am I? What do you want to see me about?"

Guy rapidly told him what he had already repeated to the officer at his elbow.

"Very well. We'll wait and see if the other man joins him. In that event I'll take the responsibility of arresting them, and I call on you, officer, to assist me."

"Who are you?" asked the policeman.

Mr. Harper exhibited his badge.

"I'll help you, but the responsibility of the arrest will be on you."

"Certainly," replied the detective.

"Here comes the other man now," said Guy, in a tone of suppressed excitement.

The chap who had been accused by the banker came along up Nassau street, caught the stout man by the arm and they both started up Fulton street toward Broadway.

"Come on," said Mr. Harper to the policeman.

They walked quickly up that side of Fulton street with Guy, intending to head the two men off at the corner. Crossing the street they met the two men in front of the "Evening Post" building.

"Stop!" said Mr. Harper to the stout man. "You and your friend are under arrest."

CHAPTER II.—Guy Gets \$100 and Makes His First Deal.

The two men started back in a kind of consternation.

"What do you mean?" demanded the stout man, brusquely. As he spoke Guy put his hand in the side pocket where he suspected the watch was, in accordance with instructions he had received from the detective. When he took his hand out the watch, to which was attached a heavy black ribbon, with a gold charm, showing that it had been worn in a fob pocket, was in his fingers.

"Here's the watch," said Guy, though he could not swear that it was the stolen one.

"Do you recognize that as Mr. Forrest's property?" asked the detective.

"I do not. I only suspect it belongs to him."

"That is my watch," said the stout man, reaching for it.

"One moment," said the detective. "You are sure it is yours?"

"Don't you suppose I know my own property?"

"You say this watch is yours? Well, I have reason to believe that it belongs to somebody else. It is up to you to describe it. Otherwise I shall take you and your companion to the station."

"This is an outrage!" cried the stout man, as a crowd began to gather.

"You have your remedy if there is any mistake," replied the detective, sharply. "Open the watch, Fisher, and see if you can find any clue to the owner inside."

Guy did so. On the inside cover was the following inscription: "J. D. to G. F., July, 19—."

The initials G. F., which Guy was satisfied stood for George Forrest, were also engraved on the charm. He pointed them out to the detective. That seemed sufficient ground to warrant the arrest the sleuth had made, and he said the men would have to go to the station.

They made a strong protest, but that didn't make any difference, and to the station they went, while Guy returned to Wall Street to leave word at Mr. Forrest's office that his watch had been recovered, and the thief and his companion were in custody. When the young messenger got back to his office he explained the cause of his absence to the cashier and took his seat in

the reception-room. An hour later, while Guy was out on an errand, Mr. Forrest came into the office to see Fisher. While talking with Mr. Cotter, Guy came in.

"I have to thank you for the recovery of my watch," said Broker Forrest. "I am greatly obliged to you, for the watch is not only a valuable one, but was presented to me by an old and respected friend of mine. I consider your services in the matter are deserving of some substantial recognition, so I have handed Mr. Cotter my check for \$100 to give you."

"I am very much obliged to you, Mr. Forrest," replied Guy, as his employer passed him the check.

"Not at all," answered the big broker. "The obligation is on my side."

So Guy returned to his seat \$100 richer.

The \$100 Guy had received from the broker was a welcome addition to his finances, especially at that moment, as he had been wishing he had money enough to buy a few shares of a certain stock that was going up, and which he had heard was likely to go much higher. The name of this stock was M. & T., and it was going at 56. The \$100, added to other money he had saved up, would enable him to buy 20 shares. As he was leaving the office at the conclusion of his day's labors he met Dick Preston coming out of Colgate & Co.'s.

"Hello, Preston," he said, "going home?"

"Yes."

"Do you take the subway?"

"Yes."

"Well, suppose we walk as far as the Bridge station? I usually take the Broadway surface, but I'll go as far as Fourteenth with you and then I'll take a local to Twenty-third and walk across to my boarding place."

They left the office building together and walked up Nassau street till they came to a small banking and brokerage house.

"Come in here with me," said Guy. "I've just got time to put a little stock deal through before they close."

"What stock are you going to buy?" asked Preston, much interested.

"M. & T."

"What does that stand for?"

"Murfreesboro & Tallapoosa—a Western road. You want to study up the market reports and find out what the abbreviations stand for."

By this time they were standing in front of a small window facing the margin clerk's desk.

"Well," said the clerk, looking at Fisher, "what can I do for you?"

"I want to buy 20 shares of M. & T. on margin," said Guy.

"Have you \$112?"

"Yes," answered Fisher.

"Hand it over."

Guy did so. The clerk counted the money and then made out the order, which he handed to the boy to sign.

"Here's your memorandum," he said, and that concluded the transaction. Dick Preston watched the proceedings with much interest.

"If the stock goes up you'll win, if it goes down—"

"I'll lose some, if not all, of my margin."

"It's as liable to go one way as the other, isn't it?"

"Yes; but the chances just now are in favor of a considerable rise."

"Say, where did you go to this morning when we got in that crowd around the broker who was robbed of his watch? I looked for you after they let the chap go. He didn't have the watch on him, so the officer wouldn't take him in."

"I followed the man who had the watch."

"You did? What do you mean?"

Then Guy told him the whole story.

"Well, if that doesn't beat all I ever heard of. You must have pretty sharp eyes."

"I happened to be in a position to pipe the slick transfer off, that's all."

"So the men are in jail?"

"Yes, and Mr. Forrest gave me \$100 for the trouble I took in the matter."

They had reached the Bridge entrance to the subway by this time, and, descending the stairs, they were presently speeding uptown in an express.

CHAPTER III.—Guy Comes Out Ahead On the Market.

Guy Fisher and Cassie Clark, the office stenographer, were great friends. Guy thought Cassie an uncommonly fine girl, and Cassie thought Guy was the nicest boy she knew. Cassie had read in the newspaper about Guy's feat of capturing the watch thief and his associate, and she stopped to talk about it next morning when she entered the office.

"You never said a word about it to me yesterday," she said. "Aren't you real mean?"

"Yes, I'm pretty mean," he laughed. "That is, I mean well."

"Tell me about it now. There isn't much in the paper."

Guy gave her all the details.

"I think you were awful smart to follow that man and get him and the other one arrested."

"I was pretty sure he had the stolen watch, and I didn't want to see him get away with it. My following him wouldn't have done any good if Detective Harper had not come along at the critical moment. The policeman I spoke to on the corner of Fulton and Nassau wouldn't do a thing. Probably he was right, as I couldn't prove that the man had a stolen watch in his pocket."

"Mr. Forrest ought to make you a present for saving his watch."

"He did."

"Oh, you've seen him, then?"

"Yes."

"What did he give you?"

"One hundred dollars."

"You're rich."

"I hope to be."

"Well, you're worth \$100, at any rate."

"Maybe I am, and maybe I'm not."

"What do you mean?"

"I put that \$100 up as margin, with some other money I had, on a certain stock."

"Aren't you a foolish boy?"

"That depends on whether I win or lose. If I win another hundred you won't call me foolish."

FROM MESSENGER TO MILLIONAIRE

At that moment the door opened and Henry Knapp, the youngest clerk in the counting-room, came in. He and Guy were not on good terms and they seldom spoke to each other. The main cause of the trouble was Cassie Clark's preference for Guy, but there were other reasons on Knapp's part. Henry was jealous of Guy, not only because he saw that Cassie liked him a whole lot, and rather snubbed himself, but because Fisher was a general favorite in the office, and stood particularly high with Mr. Cotter. As soon as Cassie saw him come in she started for her den at the end of the counting-room.

"You seem to be always chinning to that girl," sneered Henry.

"I hope it doesn't worry you much," replied Guy, shortly.

"If Mr. Cotter knew that you took up so much of her time he might have something to say on the subject."

"Why don't you tell him, then?"

Henry made no reply, but contented himself with casting a vindictive look at the young messenger and passing on. When Henry disappeared into the counting-room Guy picked up a Wall Street paper and began to read it. He was interested in all news that had a general bearing on the stock market, and then accounted for his familiarity with matters unknown to most of the brokers' messengers, who, when they read at all, preferred more interesting literature. The last of the employees to come in was the cashier, who lived on Staten Island. Mr. Cotter himself seldom appeared before a quarter of ten, went over the morning's mail and dictated replies to his stenographer. After that he received callers and went to the Exchange. On this morning the broker did not arrive until five minutes of ten. After running over his mail he wrote a couple of memorandum notes and sent his messenger out to deliver them. After Guy got back he had to go to the Tombs Police Court to give evidence at the examination of the two crooks, who were held for trial. He got back to the office about noon, and the first thing he did was to look at the ticker to see how M. & T. was going.

It had gone up one point since the Exchange opened. During the afternoon it advanced another, so that the boy was nearly \$20 ahead on his little deal. Next day there was quite a little excitement over M. & T., and it went up three points, with prospects of a further rise.

Guy thought he'd hold on a while longer, although he had meant to sell out when the stock reached 60. It was good for him that he did, for next day M. & T. went up to 65. He decided not to take any further risk, and at the first chance he got he ran up to the bank and ordered his 20 shares sold. This was done inside of ten minutes at 65 3-8, and Guy quit the market a winner by \$180.

Before he went home he carried the news to Cassie.

"So you really did win?" she said, smilingly.

"I am happy to say that I did."

"I am very glad to hear it, but I hope you'll leave the market alone after this."

"And lose my chance of becoming a millionaire?" he said.

"You'll never become a millionaire through the stock market."

"Do you know any better way?"

"Yes, buy real estate in a place where land is likely to boom."

"I'll give your suggestion my earnest consideration, chuckled Guy, as he walked away.

CHAPTER IV.—MacKenzie Skelton.

The cashier of Colgate & Company was a cousin of Henry Knapp. His name was MacKenzie Skelton. It was through him indirectly that Henry got his position in Mr. Cotter's office. Skelton was a good-looking, dapper young man, inclined to be fast. He wore fine clothes and put on a good deal of style. He got a good salary, but was always hard up because he lived beyond his means. Guy had an excellent chance to size the gentleman up, as they both boarded at the same house. Mrs. VanDusen, the landlady, considered Skelton as her star boarder, and the cashier took advantage of her confidence in various ways. He had made himself solid with her by advising her to buy a certain stock on the market on one occasion. The stock went up, Mrs. VanDusen sold at the top of the market and made a couple of thousand dollars. Skelton made a thousand himself at the time, and for a while things went very well with him, but he soon ran through the money, and ever since he had been figuring how he could get hold of the landlady's money. Fortunately some friend advised her to invest the money in New York City bonds, and she had done so, therefore when Skelton approached her with a proposition to invest in a certain scheme she told him that her money was already invested in the bonds. Skelton was temporarily foiled, but he didn't give up all hope of making something out of Mrs. VanDusen. It was about this time that Colgate's cashier got acquainted with a man named Jim Robinson.

They went around the Tenderloin together of nights, and Skelton's new acquaintance steered him into many places he had never heard of before. Finally Robinson suggested a quiet game of poker one night. Of course Skelton was on, for he claimed to be a sport. After a couple of hours' play he quit a winner of \$50. That gave him the idea he could beat Robinson right along. As Robinson seemed to have money, the cashier was eager to play the next night. He wasn't so fortunate, as Robinson, who was really a card sharp, won his fifty back and went him \$100 better. Skelton didn't have the money, so Robinson obligingly took his I. O. U. for it. More games followed, the cashier expecting that luck would turn in his favor, until finally he had to stop because Robinson held his notes for \$700. After that Skelton lost interest in Jim Robinson, but Robinson didn't lose interest in him, because he wanted the \$700. As the cashier kept aloof from his usual haunts Robinson went down to Wall Street and called on him. Skelton professed to be glad to see him, but he wasn't. After a short talk on divers topics Robinson suggested that he had just as soon have that \$700, or a part of it, at any rate, as not.

"I'd like to pay you," replied the cashier, "but I'm short."

"So am I," replied Robinson, brusquely. "Give me \$100 now as an evidence of good faith and then I'll let you off for a month."

"Can't do it," replied Skelton.

"When do you mean to pay me?"

"I don't know. You said I could take my own time in paying you."

"I know it, but it happens I need the money badly and must have it."

"I wish I knew where to get \$700."

"You might borrow it," suggested Robinson.

"Off whom?"

"That isn't my business."

"It's out of the question," replied Skelton, impatiently.

"All right," answered Robinson, "I'll have to ask for an interview with your boss."

"Do you want to ruin me?" cried Skelton, in a panic.

"No, but I want my money."

"Well, give me a little more time."

"How much time do you want?"

"A couple of weeks."

To this Robinson agreed and went away.

Skelton was rather worried for the best part of the day, and then he suddenly brightened up as if his fertile brain had suggested some way out of his dilemma. Skelton occupied a square front room on the third floor of the boarding house. Mrs. VanDusen made use of the back square one on the same floor, and Guy Fisher rented the small hallroom next to hers. When Skelton reached the boarding-house that night he met Guy coming down to dinner. He nodded superciliously to the boy and passed on. Then he entered his own room. But not for long. Removing his shoes, he came out on the landing and listened. There was no one on that floor then but himself, and apparently all the other boarders were down in the dining-room in the basement. He walked over to Mrs. VanDusen's door and tried it. It was locked, as he had expected. He pulled a bunch of house keys from his pocket and inserted them one by one in the lock. At length, much to his satisfaction, he found one that unlocked the door. He entered the room and closed the door. The bureau drawers were all unlocked, except one. He produced a skeleton key from his pocket and soon had the drawer open. Inside he found \$300 and a package done up in paper. Opening it he found the \$2,000 worth of New York City bonds. Relocking the drawer, he left the room. He hid his booty in his own trunk. Then an idea occurred to him. He walked to Guy's door, unlocked it with one of his keys, and entering dropped the paper in which the bonds had been wrapped behind his trunk, leaving one end showing. His bunch of keys, including the skeleton key, but excepting the one that fitted Guy's door, he placed at the back of his top bureau drawer.

"There," muttered Skelton, "if I can direct suspicion toward him at the proper time, I will, and then if his room is searched there will be incriminating evidence enough discovered to put him in a hole. It will be up to him to get out of his hobble as best he can."

With these words Skelton relocked Guy's door, put on his shoes and went down to dinner.

CHAPTER V.—Guy Gets a Tip and Goes In On the Ground Floor.

When Guy returned to his room he lit the gas and then reached for a book which lay on top of his bureau. Something glistening near the book attracted his attention. He picked it up and saw that it was a gold-enameled cuff button. He recognized it at once as a mate of a pair worn by MacKenzie Skelton. He wondered how it came there. He had left Skelton at the dinner table. After waiting a reasonable time for him to finish his dinner and come upstairs, Guy went out on the landing and knocked at his door. There was no answer. Then he went downstairs to seek the cashier, but found he had gone out for the evening.

As he re-entered his room he thought of the \$300 he had placed in his trunk.

"I ought not to keep that money in my trunk. It would have been safer to have put it in the office safe until I had occasion to use it again," he said to himself.

A feeling of anxiety about the money induced him to open his trunk and dive his hand down into the corner where he had placed it. He was relieved when his fingers clutched the roll and he drew it forth. While he was looking the bills over one of the boarders came in without the formality of knocking and observed the wad he was handling. This man regarded himself as a particular friend of Skelton's.

"Hello, Fisher, where did you get such a stack of cash?" he said, clearly surprised at the extent of the boy's wealth. "I just came up to see if you could lend me a fiver till next pay day. As you seem to be flush I guess you can accommodate me."

"Sorry, but I'm not in the habit of loaning money. Besides I expect to use it in a day or two."

"You must have the knack of saving your money, and you are probably pretty well paid, to accumulate all that money," said the caller, whose name was Brisquet, in a tone of disappointment and envy.

"Oh, there are other ways of making money besides saving it," replied Guy, carelessly.

"I wish you would let me in on the game, then," said Brisquet, seating himself on Fisher's bed, as the only chair in the room was held down by its occupant. Guy made no answer, but put the money in his pocket and shut down his trunk.

"Then you won't lend a fellow a fiver when he's hard pushed?" Brisquet said, rising.

"I prefer not to," replied Guy, politely, but coldly.

Brisquet now left the room.

"I suppose he'll tell the people in the house that I'm a miser," said Guy, not at all pleased at the idea of acquiring such a reputation. "Well, I can't help it. I don't believe in loaning money to comparative strangers, especially a man like Brisquet, who is being continually dunned by Mrs. VanDusen for his board bill. Why doesn't he strike his friend Skelton, who gets all of thirty-five a week, while I only get eight? I wish he hadn't seen that money. I don't want everybody to get an insight into my business."

FROM MESSENGER TO MILLIONAIRE

The less people know the less they have to talk about."

Guy locked his money up in his trunk again and sat down to read. Next morning his first errand took him to the Astor Building. The broker he came to see was busy and he had to wait out in the reception-room until he was at leisure. Guy slipped into a chair near a group of three men and took up a copy of the "Wall Street Argus" to employ his time. He had hardly opened the paper before he heard one of the men say in a low tone:

"What do suppose are the chances of our getting him to go in?"

"I think he's good for a quarter of a million," said the man spoken to. "That will complete the pool and Jardine can start buying at once. Colgate & Company have a good-sized block of the stock. And I've heard that Cotter has some, too. We ought to be able to gather in 50,000 shares before we need to buy any on the open market."

"That's good. It's ruling low now, and we can count on a profit of \$15 a share. Don't you think so?" remarked the third.

"Yes, we're bound to make a good thing out of the rise."

That was all Guy heard, for the men moved away. It set him thinking very hard, however.

"If I had only heard the name of the stock I'd have got on to a tip worth having," thought Guy. "I'm afraid there isn't much chance of my finding it out."

Fisher lost interest in the paper, and began to cudgel his brain concerning how it would be possible for him to learn the name of the stock in question.

"One of them said that Colgate had a big block of it. Of course Mr. Jardine will be after it the first thing. Now if Preston could only find out for me what stock Jardine asks his boss for I'd be all right. But how can he? That's the rub. That trader also said he had heard that my boss has some of it. Mr. Jardine will undoubtedly drop in and see him about it, but there's small chance of my finding out anything about it. It's a fine thing to get hold of a reliable tip when you've got a little money to back it, so I'd like to get in on it and double that \$300 of mine."

The broker was now at liberty to see Guy, so he went into the private room and presented his note. There was no answer, and the young messenger left at once. As he was entering his own office building Dick Preston was coming out with an envelope in his hand.

"Do you know Broker Jardine, Dick?" Guy asked.

"I think I do. Has he black sidewhiskers?"

"Yes, and sports a big diamond ring."

"He was in our office yesterday. I heard him ask Mr. Colgate if he had any D. & G. stock, and the boss said he had 15,000 shares which he'd let him have at the market. Mr. Jardine said he'd see him later about it and went away."

"D. & G., eh?" said Guy, his eyes sparkling. "Sure those were the initials?"

"Positive."

When Guy got back to his office he looked up D. & G., comparing its present standing in the market with past records, and found that it was lower than it had been in six months or more.

About two o'clock that afternoon Mr. Cotter called Guy into his private room.

"Go to that letter file, pull out drawer M, and bring me a letter with the printed head of Martingale & Co."

Guy went to the case of drawers, and while hunting for the letter Broker Jardine was admitted to the room.

"Good afternoon, Cotter," he said, briskly. "Got any shares of D. & G. you want to get rid of at the market?"

Guy looked up quickly and his heart gave a bound. D. & G. was the name of the stock Jardine was buying for the syndicate. Mr. Cotter replied he had sold 1,000 shares that morning for a client to Broker Blennerhasset.

"Then you haven't any now?" said Jardine.

"Not a share," replied Broker Cotter, and his visitor took his departure.

Guy found the letter that his boss wanted, took it to him and left the room.

"I'm lucky," he breathed. "D. & G. is the stock, and I'm going to get right in on it before I go home."

He figured the matter up and found he would be able to get 60 shares on margin.

On his way home that afternoon he visited the little bank on Nassau street and bought the 60 shares, for he had fortunately brought his money down that morning.

CHAPTER VI.—The Crime.

After failing to find Skelton the previous evening, Guy forgot all about the gold cuff button he had found on his bureau until he got back to the boarding house again. As he stepped onto the landing of the third floor he was astonished to see the door of his room wide open and several people in there. One was Mrs. VanDusen, who looked the picture of distress. The others were Brisquet, Mary, the chambermaid and waitress, a locksmith from Sixth avenue, who was trying to unlock his trunk, and a thickset man with a black mustache, who was one of the detectives attached to the Tenderloin precinct station.

"Here he is now," said Brisquet, nudging the detective, as his eyes fell on the surprised young messenger.

"What's the meaning of this?" asked Fisher, looking from one to the other, and finally at the landlady.

"It means that you are my prisoner, young man," replied the detective, brusquely, gripping Guy by the arm.

"What for?"

"Grand larceny—the theft of bonds valued at something over \$2,000 and \$300 in bills."

"Who makes such a charge against me?" demanded Guy, greatly bewildered.

"Mrs. VanDusen."

Fisher looked his astonishment.

"Mrs. VanDusen, is it possible that you charge me with such a crime?" he said, looking at the landlady. "On what ground do you make it?"

Before she could make any reply the locksmith said:

"If the young man will give up the key of

his trunk it will facilitate operations, as I find this lock difficult to pick."

"Where's the key of your trunk?" said the detective, curtly.

"In my pocket," replied Guy.

"Produce it."

"Let me see your warrant," replied Guy, now perfectly cool, knowing that some grave mistake had been made.

The detective showed it to him.

"All right. It gives you authority to search my room. Here is the key of my trunk. You will find nothing in it but what belongs to me. I trust you will not muss my things up."

The detective handed the key to the locksmith, who unlocked the trunk and threw the cover back.

"Mrs. Van Dusen," said the detective, "you had better take the things out of the trunk, and see if you can find any clue to your bonds or money."

The landlady took the locksmith's place and emptied Fisher's trunk, piece by piece. Nothing of an incriminating nature was found.

"Young man," said the detective, "you had quite a sum of money in your possession last night. What did you do with it?"

"That money was mine and I deny your right to inquire into what I did with it," replied Guy, sturdily.

"What did you do with the bonds you took from Mrs. VanDusen's bureau drawer?"

"I took no bonds from Mrs. VanDusen's bureau drawer. I have never been in her room since I've been in the house. What ground have you for charging me with taking the bonds in question?"

"The paper in which the bonds were wrapped was found behind your trunk."

"If it was I haven't the least idea how it got there. Is that all the grounds you have for putting me under arrest?"

"The other evidence against you is the fact that this young man," pointing at Brisquet, "came into your room last evening and surprised you counting a roll of bills, amounting, in his opinion, to \$300."

"Is there anything criminal in a person counting his own money whether it amounts to 300 cents or \$300?" asked Guy, sarcastically.

"The third count against you was the discovery of a bunch of locksmith's keys, which included a skeleton key, in the upper drawer of your bureau."

"There were no keys to my knowledge in my bureau drawer," replied Guy.

"Very well, young man. You are not obliged to incriminate yourself. I shall have to take you to the station. If the captain thinks there is evidence enough against you to warrant bringing you before the magistrate at Jefferson Market Court he will hold you, otherwise he will let you go. Come with me."

So Guy accompanied the detective to the station. After the thick-set man had stated the facts against the boy, and produced the keys and the paper in which the bonds were alleged to have been wrapped, the sergeant asked the prisoner his name.

"Guy Fisher."

"What is your business?"

"Messenger boy for Everett Cotter, stock broker, Chelsea Building, Wall Street."

"Where do you live?"

"At Mrs. VanDusen's boarding house, No. — Twenty-sixth street."

"Ever been arrested before?"

"No, sir."

The sergeant then ordered Guy searched.

Among other things taken from his pockets was the memorandum of the little bank on Nassau street, dated that day, which stated that he had deposited the sum of \$288 as margin on 60 shares of D. & G., at 48. This was regarded as evidence against him, and was put with the keys and wrapper.

"I'll have to lock you up," said the sergeant, motioning to an officer.

Before being locked in a cell Fisher was permitted to write a note to his employer, and an officer undertook to deliver it at Mr. Cotter's house. The stock broker responded within a couple of hours. When he reached the station he was permitted to talk to Fisher in the corridor outside the cells, in the presence of an officer. After he had heard Guy's story he promised to see the magistrate at his house and give bail for his appearance in court next morning. He returned in an hour with an order for the boy's release.

"You can't account for the presence in your room of the wrapper which the lady claims contained the bonds, nor the keys?"

"No, sir. It is a mystery to me how they got there."

"Who is this Brisquet whom you say volunteered testimony against you?"

"He's one of the boarders. He came to my room last night to borrow \$5, and I guess he went away mad 'cause I wouldn't let him have it."

"You say you had \$312 in your possession last night?"

"Yes, sir."

"Your own money?"

"Yes, sir."

"That's what Brisquet saw in your hand?"

"He saw \$300 of it."

"It is unfortunate for you that your landlady lost that exact sum in addition to the bonds. What bonds were they?"

"New York City furs."

"We'll go around and see her."

On entering his boarding house with Mr. Cotter, Guy sent for Mrs. VanDusen to come to the parlor.

"Madam," said the broker, when she appeared, and Guy had introduced Mr. Cotter to her, "I am satisfied you have been a little hasty in causing this lad's arrest. He has been in my employ over two years, and I have the highest opinion of his integrity. If I hadn't I shouldn't keep him in my employ. Will you kindly tell me the circumstances connected with the loss of your bonds and money?"

Mrs. VanDusen, somewhat impressed by the personality of the broker, made the following statement:

"Yesterday afternoon I wanted a piece of wrapping paper and went to a box where the waste paper is kept. The first piece of paper I took out looked so much like the paper in which my bonds were wrapped that I examined it closely and saw from the writing on it that it was the

paper itself. Full of alarm, I rushed upstairs, unlocked my bureau drawer and found my worst fears realized—the bonds, as well as \$300 in money I kept there, were gone. I was half frantic at my loss. I asked my chambermaid if she knew how that paper came to be in the waste box. She said she had found it behind Mr. Fisher's trunk, and, thinking it of no value, had brought it downstairs. I did not suspect him of robbing me."

"What other reason did you have for suspecting him, then?"

"While I was in a panic over my loss, Mr. Brisquet came home, and I told him about it. When I said that \$300 in money had been stolen with the bonds, he said that he was in Mr. Fisher's room last night and saw a considerable amount of money in his hands. He said he thought it was strange for an office boy to possess so much, and he suggested that my young lodger might be the thief. He advised me to go to the police station and state my case, volunteering to accompany me, which he did. The officer at the station advised me to get a search warrant to examine Mr. Fisher's effect, and sent a detective to execute it, with orders to arrest my lodger if he thought the facts warranted it. I got a locksmith—"

"I believe I am acquainted with what happened in Fisher's room, madam, so won't go over it," interrupted Mr. Cotter. "Now, what were the denominations of the missing bonds?"

"Five hundred dollars."

"There were four of them?"

"Yes, sir."

"Have you the numbers?"

"Yes, sir."

"Let me have them, then. I will take measures that will probably prevent the thief from disposing of the securities, or furnish a clue to his detection. In which case, madam, you will either recover your bonds, or the city will issue new bonds to take their places."

The lady left the room and brought the broker a list of the numbers of the four bonds, which he copied.

"If you think I will get my bonds back again I won't prosecute Mr. Fisher, though I can hardly afford to lose my \$300," said Mrs. VanDusen.

"Madam, you must do as you think proper. I am simply acting in the interest of this boy. As to your bonds, I am taking action as any broker would in a case of stolen securities. The number of the securities will be posted up in all the Exchanges, and brokers warned against negotiating their purchase. A description of the bonds will also be published in the daily press."

Guy left the boarding house with Mr. Cotter, as he had not had his dinner, and it was necessary for him to go to a restaurant for it as it was after nine o'clock. The broker left him at the corner of Sixth avenue after promising to send his lawyer to the court in the morning to look after the boy's interests.

CHAPTER VII.—Guy Is Discharged By the the Magistrate.

Guy Fisher was called to the bar of the Jefferson Market Police Court at eleven o'clock next morning. Mr. Cotter's lawyer arrived in time

to have a brief consultation with him before the clerk called his name. Several of Mrs. VanDusen's women boarders accompanied the landlady to the court, curious to learn what would be the outcome of the charge brought against the boy, who was a favorite among the ladies of the house, at least. Guy pleaded "not guilty," in a straightforward way, and then Mrs. VanDusen was called to the stand. She told her story substantially as she had related it to Mr. Cotter, and while she was testifying the broker came into court.

"How long has Fisher been boarding with you?" asked Guy's lawyer, when he took up his cross-examination.

"Eight months."

"Has his behavior in your house always been such as to meet with your approval?"

"It has."

"You examined Fisher's trunk thoroughly in the presence of Detective Mulvaney and others, didn't you?"

"Yes."

"Did you find anything belonging to you in it?"

"No."

"Then the only ground on which you caused his arrest was the alleged discovery of the wrapper of the missing bonds behind his trunk, and the fact that one of your boarders told you that he saw a sum of money, amounting, in his opinion, to \$300, in Fisher's hands the evening before?"

"Yes."

"That's all," said the lawyer.

The next witness was Brisquet, and he went rather unwillingly on the stand. He stated that he had entered Fisher's room without knocking the night before and saw a wad of bills in his hands. He thought it singular that an office boy should be so well supplied with cash, but otherwise the matter did not call for any particular notice on his part until Mrs. VanDusen told him she had been robbed of \$300 and the bonds, then he suspected Fisher might be the thief and told the landlady so.

"What's your business?" asked Guy's lawyer.

"I'm a clerk in a gents' furnishing store on Sixth avenue."

"Is it your habit to enter boarders' rooms without knocking?"

"No."

"Why did you do so in this case?"

"It was an oversight of mine."

"How did Fisher act when you came in so unexpectedly and discovered him with a considerable sum of money in his hands?" Did he act confused?"

"I don't remember."

"You don't remember?" said the lawyer, sharply.

"No."

"Wouldn't you have noticed it if he had acted so?" sternly.

"I suppose so," replied Brisquet, in a hesitating tone.

"Then, so far as you remember now, Fisher did not act confused and guilty?"

"I guess so."

"Yes or no?" snapped the lawyer.

"No," admitted Brisquet, reluctantly.

"Are you and Fisher on good terms?"

"So-so."

"Do you often go to his room to call on him?"

"No."

"Why did you go there last night?"

"I went on a matter of business."

"What business?"

"I decline to answer."

"Wasn't it to ask for a loan of \$5?"

"Yes," admitted Brisquet.

"Did Fisher loan it to you?"

"He did not," snapped the witness.

"I believe you advised Mrs. VanDusen to have Fisher arrested?"

"I did."

"Had you any reason to believe him guilty other than the fact that you saw that money in his hands?"

"No," reluctantly.

"Did you notice the denominations of the bills?"

"They seem to be fifties."

"Are you willing to swear they were all fifties?"

"No."

"That will do. Will your Honor permit Mrs. VanDusen to return to the stand?"

His Honor would.

"Mrs. VanDusen," said the lawyer, "do you remember the denominations of the bills that are missing?"

The lady could not remember exactly, but admitted there was not a fifty in the roll.

"You are positive of that?" said the lawyer.

"Yes."

The next witness was Detective Mulvaney.

He testified to having searched the boy's room and that he found the locksmith's keys, including the skeleton key, in the bureau drawer, well back. On cross-examination he stated that one of the keys unlocked Mrs. VanDusen's room door, and that the skeleton key would open any of the lady's bureau drawers.

"You arrested the prisoner, didn't you?" continued Guy's lawyer.

"I did."

"How did he act? Guilty like?"

"No, but you can't always judge by that. I've known—"

"That's all," said the lawyer, sharply, and the detective stepped down.

The last witness was the policeman who searched Guy at the station. His evidence amounted to nothing outside of the finding of the memorandum slip of a stock deal with the little bank on Nassau street. This rather surprised Mr. Cotter as he sat among the spectators. Guy then was called to the stand and denied having robbed Mrs. VanDusen, or that he had even been in her room.

"How much money did you have in your possession at the time the witness Brisquet entered your room?"

"I had \$312."

"Was that your own money?"

"It was."

"What were the denominations of the bills?"

"Four fifties, five twenties, a ten and two ones."

"Have you got the money still?"

"No, sir."

"What did you do with it?"

"I placed \$288 of it on margin in a stock deal with a Nassau street bank."

"When did you do that?"

"An hour before I reached my boarding house and was arrested."

"Have you any idea how those keys and that wrapper came to get in your room?"

"No, sir."

"Did you always lock your room door on leaving?"

"Yes."

"Have you any enemies in the house?"

"Not to my knowledge."

The magistrate then asked Guy several questions, which he answered with perfect frankness, and then Mr. Cotter was called. He testified that Fisher had been two years and three months in his employ and that his character was above reproach. The magistrate said the evidence was not sufficient to hold the boy for trial, and discharged him. So Guy returned to Wall Street a happy boy.

CHAPTER VIII.—How Cassie Clark Stands Up for Guy.

The arrest of Guy Fisher, charged with the theft of four \$500 city bonds and \$300 in money from his landlady, was duly chronicled in the morning newspapers. Henry Knapp saw it and his little soul quivered with satisfaction.

"I knew that fellow wasn't any good," he said to himself, on his way down town. "I wonder what Cassie Clark will say now? He'll be sent to some reformatory and he'll be out of Wall Street for good. My, how glad I am."

Cassie Clark also saw the news, and it surprised and distressed her. At first she thought it must refer to some other Guy Fisher, for she could not believe that the young messenger she thought so much of could be mixed up in such a proceeding. Henry Knapp, as soon as he came in, hastened to let her know that there was no mistake about the matter.

"Well," he said, with a triumphant grin, "what do you think of Fisher now? He's a thief."

"I don't believe it," replied Cassie, spiritedly.

"You don't, eh? I'll show you the newspaper."

"You needn't," replied the girl, resentfully. "I've read it, and I'm sure there is some mistake."

"Ho! You'll find out there's no mistake. He's in jail and won't be down here this morning. I'll bet you'll never see him again. He'll go to prison for several years."

"He'll never go to prison. He isn't that kind of boy," replied Cassie, standing up loyally for Guy."

"All right," sneered Knapp. "You'll see if he doesn't."

"You seem to be glad that he's in trouble. You ought to be ashamed of yourself," cried the stenographer, indignantly.

"Well, I never liked him. He put on too many frills in this office to suit me. I knew he'd get it in the neck some time."

Cassie turned her back on Knapp, and that made him angry.

"Im glad he wasn't any friend of mine," he

snarled, vindictively. "I don't care to associate with crooks."

"Henry Knapp, you're a mean, disagreeable boy, and I don't want you to speak to me any more," flashed Cassie, with a suspicion of tears in her eyes.

"Is that so? You're mad now, but you'll get over it."

He walked over to one of the clerks and began to talk about Guy Fisher.

The cashier and other clerks were astounded by the news, and didn't know what to make out of it. They couldn't believe Guy to be guilty.

When Knapp insisted that he was, they shut him up and he went back to his desk in bad humor. Mr. Cotter came in at half-past nine, attended to his correspondence and other matters, and then, after going to the Exchange a little while, started uptown for the court. The office force noticed that he said nothing about Guy's absence, nor referred to his arrest. As the clock pointed to the hour of noon, Mr. Cotter and Guy came into the reception-room and the young messenger resumed his seat by the window as if nothing had happened to him. He was presently sent out on an errand and when he got back he walked into the counting-room to deliver his answer to the cashier.

"You got into a little trouble, didn't you, Guy?" asked the cashier, kindly, while all the clerks, including Knapp, who was disgusted at his reappearance, craned their necks.

"I'm sorry to say I did, Mr. Gates," replied Fisher. "Did you see the account in the morning paper?"

"Yes, and I knew there must be some blunder. How did it come about?"

Guy told him all the circumstances and the result of the examination.

"That's just like some women. They go off half cocked," said the cashier. "The real thief is probably laughing in his sleeve. It looks as if you had an enemy in the house, and that he planted the keys and the wrapper of the bonds to draw suspicion on you. What's going to be done about the matter, now that you are out of it?"

"I believe Detective Mulvaney is out on the case. He seems to suspect the boarder, Brisquet, who testified against me."

"He may be the guilty person."

"Well, I don't know anything about it. By Jove! Maybe I've got a clue," cried Guy, suddenly. "I had forgot all about it. I found a gold cuff button on my bureau that night when I came upstairs after supper. It does not belong to me, but it is exactly like a pair worn by our star boarder."

"Is that so," said the cashier, with a look of interest. "You'd better give it to the detective as soon as you go uptown this afternoon, and tell him who you think it belongs to."

"I will. I won't mention the boarder's name to you because he works in this building, and it wouldn't be right to make trouble for him, as the button may not be his after all."

"That may be, Guy, but the fact that he's an inmate of the boarding house makes strong circumstantial evidence that the button is his. At any rate, if I were you I would take notice whether or not he is still wearing the buttons of which the one you found is a fac-simile. If he isn't, it will give some ground for suspicion that

he was in your room without your knowledge. When were the bonds and the money stolen?"

"Some time between Tuesday noon and late yesterday afternoon—say within thirty hours—according to Mrs. Van Dusen's testimony in court."

"Well, I hope the guilty one will be caught," said the cashier, turning to his desk.

Guy went over to Cassie's desk and the girl greeted him with a glad smile.

"I suppose you heard that I was arrested last night on the charge of stealing?" he said.

"I saw a paragraph in the morning paper about it, but I knew you were not guilty."

"Thank you, Cassie, for your expression of confidence," said Guy, gratefully. "I am not quite as bad as that. If you've got a few minutes to spare I'll tell you all about the trouble."

"I'll listen to you, Guy."

Accordingly he told her the whole story.

"I think that woman treated you about as mean as she could," said Cassie. "The idea of having you arrested and subjected to such indignities on such flimsy evidence! She ought to be ashamed of herself. I'd have no sympathy for her if she never got her bonds back, or her \$300, either."

"You're a little bit hard on her, Cassie. She was rattled over her loss, and the discovery of the wrapper in my room, where it had no business to be, added to the insinuations of Brisquet and his statement that he saw a roll of bills in my hand the night before, gave her the impression that I really must be guilty. Remember the loss is a heavy one on her. You know \$2,300 isn't picked up very easily, and I dare say the money and the bonds represent about all she's worth."

"I don't see why she should have kept the bonds in the house. A safe deposit is the place for such things."

"That's true; but that may be her way of doing business."

"Whoever robbed her must have known that she had the bonds and money in that bureau, that is, unless it was some sneak thief."

"No common thief robbed her, for a gold watch and some jewelry were left untouched."

"Then it was one of the boarders."

"That's my opinion."

At that moment Guy was called to go out with a message. He was kept busy for the rest of the day, but he did not fail to notice that there was nothing doing in D. & G. Not seeing Dick Preston around, he inquired about him and learned that he was confined to his home with a severe cold.

Before going to his boarding-house that afternoon Guy went around to the Tenderloin police station and asked for Detective Mulvaney. The man was not in at the time and Guy left word for him to call around and see him in relation to the case he was on. When he appeared in the dining-room Mrs. VanDusen made a sort of apology to him for the trouble she had caused him, and asked if he thought Mr. Cotter would be able to recover her bonds.

"I couldn't say, Mrs. VanDusen. A notice has been posted in the Exchange, and a copy of it sent by mail to the Philadelphia and Boston Exchanges. The newspapers published a description of the bonds this afternoon. Unless they have already been disposed of, in which case they will soon come to light, the thief can hardly get rid

of them, except to some private person, with safety."

Brisquet came in while Guy was at the table, but he didn't look at Fisher. The ladies, who all sympathized with Guy, treated the clerk with great coolness, so that he finished his meal and left the house as soon as he could.

About eight o'clock Detective Mulvaney called and was shown to Guy's room.

"You wanted to see me, I believe," said the detective, sitting down.

"Yes, sir," replied Fisher. "I want to call your attention to a small matter and see what you think about it."

With that he handed the man the gold cuff button and told him how he had found it on his bureau the night before his arrest, and that it was the exact duplicate of a pair worn by MacKenzie Skelton, the star boarder.

"Who is this MacKenzie Skeleton?" asked the detective.

"He's the cashier for Colgate & C., stock brokers, in the Chelsea Building, on Wall Street. The office is right across the corridor from where I work."

"Where is his room in this house?"

"The front square one on this floor."

"Do you know anything about his habits?"

"No, but I judge he's what is called 'one of the boys,'"

"Not often home evenings, I suppose?"

"I don't think so."

"Did you notice whether he's wearing the cuff buttons of which this is a duplicate?"

"He had a different pair to-night."

"He may have lost this one around the house, say on the landing outside near your door, and the chambermaid may have picked it up and put it on your bureau, thinking it was yours."

"I asked the girl if she found a cuff button near my door and she told me that she had not. That's a valuable button, and if he really lost it I wonder why he has not inquired about it. Maybe he thought he lost it in the street."

"I'll knock on his door and see if he's in."

"He's not in. I saw him go out after dinner."

"Come out and take a walk with me," said the detective.

Guy put on his hat and they left the house together.

CHAPTER IX.—In Which Guy Sees Life And Hears Something Of Great Importance.

Under the wing of Detective Mulvaney, Guy Fisher visited places that evening such as he had never dreamed of. They first took in the billiard and pool rooms frequented by the better class of young men, and Guy kept his eyes open for MacKenzie Skelton in order to point him out to the officer. They dropped into all the gilded saloons of the Tenderloin and dropped out again as it became evident that the object of their search was not inside. They strolled slowly along the lighted and animated thoroughfares of New York's giddiest sections, but Skelton was not to be seen.

They took in the theatre district of Forty-second Street about the time the playhouses were turning out their patrons, and here again they were disappointed. Finally the detective gave up for the night, promising to come around early the

next evening before Skelton had left the boarding-house. As they were walking back down Broadway Guy suddenly grabbed the detective by the arm.

"Do you see those two men and a boy under the electric lamp yonder?" he asked.

"Yes," replied Mulvaney, "and I know one of them, the chap in the Fedora hat, he's a hot sport and as crooked as a ram's horn. The lamb he takes in tow is sure to be shorn close to the skin. His name is Jim Robinson."

"Well, the smooth-faced man he's talking to is Skelton," said Guy.

"I've got his face photographed and I shall not forget it. Who's the boy? Do you know?"

"Yes, He's Skelton's cousin. His name is Henry Knapp, and he's a clerk in our office."

Skelton, Knapp and Robinson strolled into a neighboring saloon and Mulvaney and Guy followed them, the young messenger drawing his hat well down over his eyes.

The trio went to the bar and Skelton ordered drinks.

"The youngster takes his bitters like a veteran," remarked the detective, watching the objects of their attention.

"I never knew before that he drank," replied Guy.

"He's trying to learn the ropes as fast as he can. I see young chaps like him doing that every night. The woods are full of them, all on the wide and sunny road to the old Scratch. If you want to see life in New York here's where you'll see it if you've got money to burn. You can't see it for nothing, make up your mind easy as to that. Everybody who has wild oats to sow finds a fertile field for them in the Tenderloin. And the harvest is always ripening. The drunkard's grave gathers some of them in; the suicide's others. The city prisons have the larger share, from which not a few graduate to Sing Sing for various terms, and occasionally one gets as far as the electric chair, if his relatives aren't rich enough to save him for the honor of the family. Seeing life in New York, or in any other place, large or small, is the most unprofitable show any boy or man can take in, for the spectators themselves play parts while they pay the piper, as well."

Evidently Detective Mulvaney knew whereof he spoke, for he had had a long and varied experience among the lights and shadows of a great city. There was hardly a crook whose picture was in the rogue's gallery he was not familiar with, while at the same time he knew the face of every well-known sport, politician, high roller, celebrity and millionaire the broad acres of the metropolis could furnish for his inspection.

Before Guy was fifteen minutes in his company he knew exactly what kind of a boy Fisher was, and he felt a whole lot of respect for the lad.

After three rounds of drinks, Skelton, Knapp and Robinson left the saloon and continued on down Broadway at an easy pace.

Mulvaney and Guy shadowed them. They crossed the street at the next corner and went upstairs to a billiard and pool parlor. The detective and the young messenger followed at their heels. The place was crowded with young men and a sprinkling of graybeards. Not a table was idle. Mulvaney drew Guy back close to a thin partition whence they could keep watch,

unobserved, on their quarry. After watching the play for a little time from different parts of the room, Skelton and his companions suddenly came toward the end of the room where the detective and the boy stood. Mulvaney drew Guy behind the partition, and presently the objects of their attention took three seats against the thin ornamental half-wall.

"Now, Skelton," said Robinson, "you've given me two hundred of the seven hundred you owed me; when do I get the other five?"

"You can wait a couple of months, can't you?" replied the cashier.

"I could, of course, if I was going to stay in New York all summer, but I'm not."

"Why, where are you going?"

"To the Coast."

"Do you mean California?"

"Yes, I'm bound for 'Frisco and Los Angeles."

"You never said anything about such a trip before."

"Because I didn't know I was going till to-day," replied Robinson.

"What are you going to do out there?"

"Oh, a little private business. I must have money to finance the way, so I hope you'll make some arrangements to settle up."

"I don't see how I can, unless——"

"Unless what?"

"You take a \$500 bond which you can easily dispose of in San Francisco."

"What kind of a bond?"

"New York four per cent."

Guy Fisher gripped the detective by the wrist, for he and Mulvaney distinctly overheard every word that passed between the cashier and the foxy sport.

"Why don't you sell it here and hand me the money? You're in Wall Street and know better how to do it than I."

"Well, I have my reason for not wanting to sell the bond in this city."

"What are your reasons?"

"That isn't a fair question."

"Maybe I can guess it," laughed Robinson, dryly. "You've been taking advantage of somebody's confidence, and lifted it."

"Nonsense!" replied Skelton, uneasily.

"Oh, come now, I'm too old a bird to be caught with chaff. Own up like a man. Admit that you don't dare sell that bond here for fear of the consequences."

"It can be sold in San Francisco, all right."

"Are you sure of that?"

"Certain."

Robinson seemed to be considering the matter, for a short silence ensued.

"I'll take your bond and try it," he said at last.

"All right. By the way, I have four bonds altogether good for something over \$2,000. If you'll take them all and sell them in S. F. I'll give you an extra \$500 for your trouble."

"Will you? I'm your man. When will you hand them over?"

"To-morrow, if you'll come down to Wall Street. I'll meet you in the rear second floor corridor of the Chelsea Building at one o'clock, or, if I can't come I'll send Knapp with the bonds. I've got them in the office safe."

"I'll be on hand. One o'clock, you say?"

"Yes. You must sign a receipt for them, and send me \$1,000 by express as soon as you get the money on them. The other \$1,000 you'll keep yourself."

"I understand."

"Better sell the bonds to four different brokers, but if you could sell them to some wealthy sporting man it would be better."

"I'll get rid of them, never fear. There's a table now. Let's have a game."

The three got up and took possession of a nearby billiard table. Then Mulvaney and Guy came from behind the partition.

"We've been luckier than we expected," said the detective. "Skelton is the man who stole Mrs. VanDusen's money and bonds."

"I would hardly have suspected him," replied Fisher. "What are you going to do? Arrest him?"

"Not to-night, I intend to bag the three to-morrow at one o'clock. I shall want you to help me."

"You can count on me."

"All right, Fisher. I'll call at your office at twelve-thirty or earlier, and then we'll set the trap for them."

Mulvaney then led Guy from the billiard parlor, accompanied him as far as Mrs. VanDusen's boarding house and wished him good-night.

"I've had the time of my life to-night," Guy said to himself, as he was preparing for bed. "I don't know when I've been up as late as this before. Mr. Mulvaney is a very interesting companion to walk with. What he doesn't know about New York wouldn't fill a small flyleaf in a book. And to think he treated me without gloves yesterday afternoon. This is a great world, and this city is about as hot a town as one is likely to find. I wonder what Skelton, Robinson and Knapp will be thinking about to-morrow night at this time. I'd hate to be in their shoes."

Guy turned out the gas, jumped into bed and was soon asleep.

CHAPTER X.—The Trapping of Skelton, Robinson and Knapp.

When Henry Knapp walked into the office next morning he showed plain signs of having gone the pace, as the expression is, the night before.

He looked decidedly seedy about the eyes, and the springy step of youth was noticeably absent.

But there was one thing that wasn't missing, and that was the sneering expression which always rested on his features when his gaze lighted on Guy Fisher. It had been a source of acute disappointment to him that the young messenger had escaped from his trouble, and when he came in this morning and saw Guy seated by the window apparently as happy as a fly around the bunghole of a molasses barrel, he could not avoid giving him a shot.

"Well," he said, planting himself close to Guy, "you escaped being a jail-bird by the skin of your teeth. Some people are uncommonly lucky in this world, while other chaps get sent to the island for lifting a loaf of bread. I guess you're smarter than I took you to be," meaningly.

Guy turned on him quickly.

"Some eople ought to know enough to attend to their own business," he said. "If I've been lucky enough to escape from jail, as you say, it does not follow that you will be so fortunate when you get there, Henry Knapp."

"What do you mean, you thief!" roared Henry, furiously.

Guy was on his feet in an instant, his eyes blazing with anger.

Smash! His fist took Knapp between the eyes and the clerk staggered and measured his length on the floor. At that instant Cassie Clark came in at the door and was a witness of the discomfiture of Henry Knapp. The youth lay dazed for a moment or two on the floor and then slowly pulled himself together. He got up sputtering with rage.

"I'll have you discharged for this, Guy Fisher," he snarled venomously, feeling the sore spot about his eyes, for the blow was no light one.

"All right," returned Guy, "start in and try. You called me a thief, which is an insult I won't stand for."

"What else are you?" sneered Knapp. "You were arrested for stealing."

"Take care. The next time I go for you I'll polish you off in a way that will finish you for the day. I've stood for all I'm going to from you, and you'd better understand that right now."

"Yah! You—"

He stopped, deterred by a movement on Guy's part that was full of possible consequences. Then he turned and went into the counting-room, muttering threats against the young messenger under his breath.

"What's the trouble, Guy?" asked Cassie, coming forward and laying her hand on Fisher's arm.

"The trouble is he grossly insulted me the moment he came in, winding up his insinuations by calling me a thief. Then I knocked him down, and I'll do it again if he repeats the offense."

"I don't blame you, Guy," she replied. "He made me very angry yesterday morning by the way he spoke about you after the newspapers had printed the account of your unfortunate arrest. I never mean to notice him again."

"It's my opinion you won't have much chance to do so, anyway," said Guy, meaningly.

"I don't understand you," said Cassie, looking at Guy in surprise.

"I can't explain just now, but you may learn something about it later on."

"Learn something about what?"

"Don't be too inquisitive, Cassie. Just wait till matters shape themselves."

He wouldn't say another word on the subject, so the girl had to be satisfied. Just before Mr. Cotter went to the Exchange, Guy had an interview with him, detailing his experience with Detective Mulvaney the preceding evening, and how they had discovered that MacKenzie Skelton was the person who had stolen the money and bonds from Mrs. VanDusen. He also received permission from the broker to co-operate with the detective in regaining the bonds in question, which were to be handed over to Jim Robinson to take West for sale.

During the morning, which was a busy one for Guy, he noticed that D. & G. shares advanced half of one point. At a quarter past twelve Detective Mulvaney entered the reception-room, where Guy was on the lookout for him.

"I've brought my side-partner down with me," he said. "He's outside in the corridor. Come out and I'll introduce you to him and then we'll figure out how we can trap those chaps."

Guy accompanied Mulvaney outside and made the acquaintance of a well-built man by the name of Foley. He was also one of the Tenderloin detectives.

"Our men are to meet in the rear corridor on this floor," said Mulvaney. "Let us go back there and get an idea of the lay of the land."

Guy led the way.

"I don't see how you can watch those men and keep out of sight at the same time," said Fisher. "The corridor is perfectly bare, like all corridors in the office buildings."

"Well," said Mulvaney, "we must each go into one of these offices opening on this corridor and stand watch through a crevice in the door. I'll take this one, Foley you enter that one, while you, Fisher, go into this office near the corner. One of us ought to be able to note the transfer of the bonds from either Skelton or the boy, Knapp, to Jim Robinson, and then he must pounce upon Robinson, at the same time giving the other two of us the signal to come out. You must block the escape of the chaps from this corridor, Fisher, while we attend to the rest."

The minor details of the plan were arranged and a certain signal agreed upon, then Guy took Mulvaney into the office he had selected, and, introducing him as a detective, explained what was required, and asked permission for Mulvaney to remain on watch at the door. Permission was granted and Mulvaney took up his post, while Guy went outside to go through the same procedure for Foley in the office allotted to him. Guy then got permission to watch from the door of the corner office. At a quarter to one Henry Knapp left the office to go to lunch. Instead of leaving the building he went into Colgate & Co.'s to see Skelton.

"I'm going to give you the bonds, Henry," said the cashier, "and you can pass them over to Jim Robinson when he signs this receipt. I'll try and follow you to see that Robinson acts straight."

Exactly at one o'clock Jim Robinson appeared in the corridor and came to a pause nearly opposite the door behind which Guy was concealed.

Mulvaney was also in a position to see him through the crevice in the door behind which he stood. The sport walked down the corridor a little way, affording Foley a knowledge of his presence there, and then walked back again. In a few minutes Henry Knapp appeared from the main corridor.

"Hello, Knapp," said Robinson, "Skelton isn't coming, then? Got the bonds?"

"Yes. Just sign that receipt and I'll give them to you."

The sport looked at the receipt, and, taking a stylographic penholder offered by the young clerk, signed his name to it, returning receipt and penholder to the boy.

FROM MESSENGER TO MILLIONAIRE

As Knapp was about to pass the stolen securities to Robinson, Fisher darted forward and snatched them from his fingers. Skelton, who had been watching in the background, uttered an imprecation and rushed forward to strike down the resolute boy. Guy at once gave the signal agreed upon, whereupon Detectives Mulvaney and Foley dashed out from the offices where they had been hiding and collared the astonished Skelton and Robinson.

"Don't let Knapp get away," said Mulvaney, tersely, to Guy.

Accordingly, Fisher seized the stupefied Henry by the arm with a grip that meant business.

"What does this outrage mean?" demanded Skelton, furiously.

"Yes, what in thunder do you mean, anyway?" exclaimed Robinson.

"It means that the three of you are under arrest," said Mulvaney. "If you make any trouble we'll put the irons on you."

"Who are you?" gasped Skelton, turning pale, for his guilty conscience suggested a reason for the situation.

Both of the detectives threw back the lapels of their coats and displayed their badges.

"Oh, lor'!" palpitated Knapp, looking like a wilted rag.

Skelton and Robinson were overcome by consternation.

CHAPTER XI.—Held for Trial.

"There's some mistake, officer," said Robinson, recovering his assurance.

"There's no mistake," retorted Mulvaney.

"Where's your warrants for our arrest, and what is the charge?"

"We don't need any warrants," replied the detective. "The charge you'll learn at the station."

"If it has anything to do with those bonds that boy offered me all I've got to say is that I supposed they were all right."

"You will be given every chance to defend yourself when the time comes," said Mulvaney. "Just now I must request you to get a gait on, as I have no time to lose with you."

The sport shrugged his shoulders and moved on with the detective beside him. While that short conversation was going on Skelton was putting up a big protest with Foley, and Henry Knapp was struggling ineffectually with Fisher in an effort to get away from his clutch. When Mulvaney started off with Robinson, Foley ordered Skelton to fall in behind, at the same time telling Guy to fetch Knapp along also.

"This is an outrage," ejaculated Skelton for the third time. "You will ruin my reputation by forcing me to go through the street like a common malefactor."

"Can't help it, sir. You've got to go, and that's all there is to it."

"But I haven't done anything to warrant this treatment."

"All right. You can tell your story to the sergeant at the station. If he thinks we've exceeded our duty he'll let you go."

"But consider the disgrace to me of being escorted through the street."

"Sorry, sir, but I don't see any way out of it."

Detective Foley continued to urge the cashier along the corridor, where the arrests had already attracted a great deal of attention. One of the surprised spectators who knew Skelton very well attempted to interfere, but was quickly suppressed by the detective. He then rushed into Colgate's office to tell the broker that his cashier was in trouble. While all hands were waiting at the elevator for a descending cage to stop and take them down, Mr. Colgate came out to investigate.

"What's the meaning of this, Mr. Skelton?" he asked his cashier.

"That's what I don't understand myself," protested his employee. "I just walked into the rear corridor on this floor when I was set upon by this man, who appears to be a police officer, and placed under arrest. I have asked for an explanation, and can't get it."

"You'll get all the explanation you want at the station," replied Foley, curtly.

"Well, I'd like to know the charge you expect to bring against my cashier," said the broker. "My business is likely to suffer through his absence."

"The charge is grand larceny," replied Mulvaney, recognizing Mr. Colgate's right to an explanation.

"Grand larceny!" exclaimed the broker.

"Exactly," replied the detective, coolly. "We have evidence sufficient to connect him with the theft of four New York bonds worth \$2,000 and \$300 in money."

At those words, which confirmed all his fears, Skelton's heart sank, and the look that came upon his face was not the look of injured innocence.

The broker was very much astonished and a buzz ran through the crowd, which had now assumed sufficient proportions to block up the corridor. The elevator stopped at the floor at that moment and Mulvaney forced the prisoner into the cage, quickly followed by Foley with his prisoner, while Guy brought up in the rear with the struggling Knapp. They were presently let out into the main corridor below and marched out into the street, where they attracted curious attention at once, and a crowd of onlookers, growing as they went, surrounded and followed them to the Old Slip police station.

Fisher had his hands full with Knapp until Foley turned around and threatened to handcuff him, after which he went along quietly and sullenly enough. They were arraigned before the sergeant's desk. The officer was expecting them, as Mulvaney and his partner had stopped in at the station before going to the Chelsea Building, and had explained matters to the captain. The pedigrees of the three prisoners were taken down in the blotter, together with the charges that Mulvaney preferred against them. Skelton was accused of grand larceny; Robinson with attempting to receive stolen property, and Knapp as an accessory before the fact. They were locked up without ceremony and subsequently removed to the Tombs. Mulvaney notified Guy to appear at the Tombs Police Court at three o'clock. He sent Foley uptown to bring Mrs. VanDusen down with him.

In the meantime Skelton sent a note to Mr. Colgate to procure a lawyer to defend him at the examination, and the broker, who did not believe his cashier guilty of the crime with which he was charged, sent a message to his own lawyer to call on Skelton at the Tombs at once. Guy went to lunch before returning to the office. When he got back Mr. Cotter was there and the boy explained matters to him.

"I have to appear at the Tombs court at three o'clock, Mr. Cotter," he said. "I suppose you have no objection."

"None at all, Fisher. What do you suppose will be done with Knapp?"

"I couldn't say. If he can show that he thought he was acting in good faith and merely to oblige his cousin he'll get off, but I'm afraid he'll not be able to do that, for he was present last night with Skelton and Robinson in the billiard room when Skelton made his deal with the sport to take the bonds to San Francisco and dispose of them there, and the conversation which he, as well as Mr. Mulvaney and I overheard, was sufficiently plain to have given him to understand that all was not fair and above-board in the transaction. Under those circumstances it will be difficult for him to establish the fact that he didn't know there was something crooked in the matter."

"You are right, Fisher. In any case I don't think I want him any longer in my office. I can easily dispense with his services, for I took him largely to oblige Mr. Colgate, not because I particularly needed him."

Guy went into the counting-room and saw Cassie.

"I can now satisfy your curiosity respecting what I hinted about Henry Knapp this morning. He has been arrested and is in the Tombs."

"Good gracious!" cried the girl. "Do you mean that?"

"I do. If he should escape the consequences of the charge brought against him, which is that of accessory to his cousin, MacKenzie Skelton, Colgate's cashier, in an effort to dispose of certain securities stolen by Skelton, he'll have to look for another situation, as Mr. Cotter won't have him here any more."

Cassie was astonished at this unexpected revelation, and we can't say that she felt particularly sorry for the clerk, as he never conducted himself in a way to win her respect and friendship.

The examination of Skelton, Robinson and Knapp took place that afternoon in the Tombs court, and Mr. Colgate's lawyer was on hand to look after their interests. Skelton was first called to the bar to plead to the charge of having stolen the money and bonds from Mrs. Van-Dusen, and he promptly said "not guilty."

The landlady was the first witness against him.

She testified to the loss of the bonds and \$300 cash, and positively identified the former by producing her record of their numbers and denomination. Guy then went on the stand and testified to the finding of the gold cuff button on his bureau the night before Mrs. VanDusen's loss became known, and how he recognized it as a duplicate of the buttons worn by Skelton. At the time he simply wondered how it had come to be

in his room, and thought that the chambermaid might have picked it up outside his door and, supposing it belonged to him, had placed it on his bureau. It was only after the discovery of the wrapper of the bonds and the keys in his room, which had led him into a good deal of trouble, that he first suspected Skelton as in some way connected with the theft in question.

He had immediately consulted Detective Mulvaney and the officer had asked him to point Skelton out to him. For that purpose they had spent several hours on Broadway and Forty-second street the night before looking for the cashier, and finally found him. Guy then detailed how he and the officer had followed the prisoners to the billiard parlor, and what they had overheard there while they were behind the partition. This part of Fisher's evidence thoroughly disconcerted Skelton, to whom it came as a paralyzing surprise. The lawyer rose to cross-examine him.

"I believe you were arrested and charged with this crime yourself, young man," he said, severely.

"I was."

"You were discharged because the evidence though pretty strong, was not deemed conclusive by the magistrate of the Jefferson Market Court. Isn't that a fact?"

"I was discharged because the evidence was not sufficient to hold water."

"Hum! Your Honor, I object to the credibility of this witness, and move that his testimony be thrown out."

"On what ground?" asked the magistrate.

"On the ground that he was arrested for the same crime with which my client is now charged, and that his innocence has not been established beyond a reasonable doubt."

The magistrate refused to entertain the lawyer's request.

"Now, young man," went on the lawyer, "you say you recognized that cuff button you found on your bureau as identical with a pair worn by the accused. Can you positively swear of your own knowledge that it belongs to him?"

"I cannot. But the fact that it was found——"

"That will do. I want you to answer my questions and not offer any suggestions," said the lawyer, sharply.

He then cross-examined Guy very closely as to the conversation he and the detective had listened to behind the partition in the billiard parlor, and tried to confuse Fisher, but did not succeed very well. He tried to show that the conversation in question had no relevancy whatever to the case in hand. Detective Mulvaney then took the stand and gave his testimony, corroborating the greater part of Fisher's. After the evidence was all in the lawyer asked that his client be discharged on the ground that the testimony was not sufficient to prove his guilt beyond a reasonable doubt. The magistrate declined to look at it in that way and held Skelton for trial. Robinson and Knapp shared the same fate, though both swore that they believed the bonds to be all right. Guy did not return to the office that afternoon. He bought a paper containing the market report and found, much to his satisfaction, that D. & G. had gone up another half point.

CHAPTER XII.—Guy Gets In On S. and T. and Makes a Big Wad.

MacKenzie Skelton sent a request to Mr. Colgate, through his lawyer, asking him to go on his bail-bond so he could be released from the Tombs. Mr. Colgate, after a talk with his lawyer, decided not to comply with his cashier's request. He immediately sent for an expert accountant to go over his books to see whether or not they were all right. Inside of twenty-four hours the fact was brought to the broker's attention that there was a shortage to the amount of \$900, traceable directly to Skelton. The broker visited Skelton in the Tombs and asked him for an explanation. The cashier admitted that he had appropriated the money, but meant to return it. Then Mr. Colgate asked him whether or not he could account for the stolen bonds having been practically found in his possession, but he had nothing to say, which confirmed the broker's suspicion of his guilt. Mr. Colgate then said that he could no longer consider Skelton as an employee, and that his late cashier must not look to him for further help. Detective Mulvaney visited both Robinson and Knapp and assured them that they should not be prosecuted if they would agree to testify against Skelton at his trial. They agreed at once, and were transferred to the House of Detention for witnesses. In due time Skelton was tried for the theft of the bonds and the money, and was convicted and sent to Sing Sing for five years. Long before that, however, Guy Fisher's deal in D. & G. culminated in a profit of \$16 a share, raising his little capital to \$1,250.

Henry Knapp, after his cousin's conviction, managed through a pull to get employment with an Exchange Place broker, and he put on more airs than ever. He had the nerve to address Cassie Clark on the street one day, when she was on her way to lunch, but she gave him such a turn-down that he refrained from bothering her in the future. It was about this time that Guy accidentally discovered that a pool had been formed to corner S. & T. shares for the purpose of a boom. A stenographer in the confidence of a big operator let the news out to a young lady friend in Fisher's hearing, and the boy, knowing that she was in a position to get hold of just such a bit of news, took a chance on it and bought 200 shares of the stock at 62. Guy was not going altogether on the young lady's word. He had read in one of the Wall Street papers that a syndicate of brokers was forming to boom a well-known stock, but of course the name of the stock was not mentioned, for the reporter who had picked up the information for what it was worth, had not been so fortunate as to penetrate the real intentions of the pool.

If the name of the stock had been published that would have settled the deal in the very beginning, for there wouldn't have been any use in the operators interested in the combination going any further. The paper published the names of several operators who were believed to be in the deal, and the name of the young lady's employer was one of them. Guy remembered all of this when he heard the girl give the tip to her friend, and it encouraged him to believe that

the pointer was all to the good. At any rate, he went into it to the extent of his pile, and in a few days S. & T. began to show unusual signs of life. Inside of the week it had advanced from 62 to 65. On Monday morning, about eleven o'clock, he was at the Exchange with a message for Mr. Cotter. Dick Preston came bouncing in as if he was running to a fire and was afraid the blaze would be out before he got there.

"Hello, Dick," he laughed, "you seem to be in a hurry."

"No, I'm not in a hurry. I'm in a perspiration."

"What's the use racing in here at that gait? Were you afraid the building might not be here when you arrived?"

"No. I'm just practicing for a 100-yard dash."

"That's it, eh? I thought maybe a mounted cop was after you."

"Don't you worry about a cop being after me. I'm not trying to imitate our late cashier, Mr. Skelton, whom you helped to bag that day I was home laid up with a cold. I believe that honesty is the best policy. By the way, I forgot to tell you that yesterday was my birthday. I've got a small army of relatives and they all came nobly to the front with presents of money from a dollar up. How much do you suppose I'm worth today?"

"As I'm not a mind reader I couldn't guess how much you're worth."

"Eighty dollars."

"Do you want to double it?"

"You bet I do."

"Then go to the little bank where I bought those shares of M. & T. that afternoon and buy ten shares of S. & T. It's going at 65, but it will be higher before it gets any lower."

"How do you know it will?"

"How do I know lots of things—by keeping my ears open and my mouth shut. I'm in on 200 shares myself, and that ought to tell you what I think of its chances of going up. If it went the other way, for instance, I stand to lose over \$1,200."

"Gosh. You don't say! So you think it's a safe risk for me to take?"

"If it wasn't I wouldn't call your attention to it. At the same time you must not hold me responsible if you should happen to lose your money. Something might happen that I couldn't guard against myself, and then—but what's the use talking about the unpleasant side of things?"

"I'll buy the ten shares on my way home. But you'll have to give me the tip when to sell out."

"I'll do that for you, of course."

The boys left the Exchange together, and that afternoon Preston bought ten shares of S. & T., at 65 5-8.

Next day the stock was up to 67.

At that point Guy was about \$1,000 to the good on the deal. He counted on making at least \$2,000 altogether. As this was Dick's first venture he was quite excited over it. He couldn't talk of anything else while in Guy's society. If he could make his \$80 into \$160 he said he would be tickled to death.

"You've made over \$12 of it already," said Guy.

"And do you think it will go up still higher tomorrow?" asked Preston.

"I shouldn't be surprised if it went up a couple of points more."

"That would be fine. It would make me \$20 richer."

On the following day the stock went up two points and a quarter.

Then Guy concluded to tell Cassie that he was in on another deal. She received his statement with some incredulity until he showed her the memorandum of the transaction.

"I thought Mr. Cotter had a heart-to-heart talk with you on the subject of speculating."

"So he did."

"And he advised you to keep out of the market."

"I admit that he did."

"And here you are disregarding his advice."

"Well, when a good thing comes my way I can't let it get by me."

"You're a foolish boy."

"You told me that twice before, and each time I hit the market for a small wad."

"That was because you were lucky."

"I expect to be lucky again."

"Don't forget the pitcher that went to the well. It went once too often and got broken."

"I'm not worrying about the pitcher. I expect to make a million in the market before my hair turns gray."

"Wall Street is paved with expectations that have gone astray."

"Don't you know there are exceptions to every rule, Cassie?"

"The exceptions in Wall Street are so rare that you want a high-power fieldglass to find any trace of them."

"All right, Cassie, we won't argue the question any more, for I seem to be getting the short end with you. I bought 200 shares of S. & T. at 62, and the stock is now going at 69 1-4. I am \$1,400 ahead so far."

"Then I advise you to sell out right away."

"And lose another thousand?"

"No, save the one you have in sight. A bird in the hand is worth two in the bush, especially in Wall Street, where you can't tell what's going to happen from one minute to another."

"But I'm working on a tip."

"Supposing it is a good one, it's not infallible."

"That's true, but I'm willing to take quite a chance on mine."

"That's just the way with everybody when they get a pointer. They are sure it's going to prove a winner. All of a sudden, when they're not looking for it, the market turns and they awake from their dream of expected profits with a rude jolt. I hope you'll come out all right, Guy, but it's my humble opinion that you take too many chances, like the showman who is accustomed to put his head in the lion's mouth."

Guy had to admit the general correctness of the stenographer's views, but he didn't sell out, just the same, and S. & T. closed that day at 69 5-8. Next morning when he was sent to the Exchange he found the floor in a state of great excitement. The cause was S. & T., which had suddenly come prominently forward, and the traders were falling over one another in an effort to secure some of the shares. Now that it was scarce, everybody seemed to want it at any price. When there was plenty of the shares going be-

ing nobody wanted them. Yet the railroad was doing business just the same, without any noticeable increase either in freight or passenger traffic. Its bonds were possibly a shade higher, but that was all. Speculators simply saw a chance to make money in the rise that was going on, and not having got in on the ground floor, like Guy, were trying to break in through the roof —any old way, in fact, so long as they got in, and got out again before the fabric tumbled down about their ears. The uproar in the Exchange was terrible that morning. It was just as if a couple of opposing candidates in "de Aat" ward were holding opposition meetings, and the followers of each were trying to break up their opponent's gathering. During it all S. & T. kept mounting up, the boys at the blackboard having all they could do to keep pace with the quotations. From the opening price of 70 it had gone to 76, and Guy grinned all over his face as he mentally figured up his increased profits. At one o'clock, when Guy went back to the Exchange again, the figures on the board were 80 1-8. At two o'clock the latest quotation stood at 82 3-8. Guy saw it on the office ticker and he decided he would sell. He received permission from the cashier to go out, and ran into Colgate & Company to tell Dick to get out, too.

"I can't get away," said Preston.

"Then give me an order for the bank to sell you out. The clerk knows me and will honor it. I'm going right up there now."

So Dick wrote out the order and handed it to Guy. Twenty minutes later the holdings of both boys had been disposed of on the floor of the Exchange, and all they had to do was to figure up their profits.

CHAPTER XIII.—Guy Thinks He's On To Another Good Thing.

An hour later some big trader flung a block of 10,000 shares of S. & T. on the market and a sudden panic set in. The price began to tumble and then everybody became just as anxious to unload as they had been to buy a short time previous. The syndicate which had boomed it made no effort to stay the slump, for their holdings had been practically all unloaded. Possibly the 10,000 shares had been unloaded by their representative to precipitate the drop, since it was by no means improbable that as soon as they were on Easy Street they had begun to sell short in a quiet way and were looking for more profits in the other direction. At any rate, down went the shares like a mountain avalanche, gathering force as it proceeded. The scene on the floor at this moment beggared description, to use an old newspaper phrase. It was as if the Falls of Niagara had broken loose, or an increased amount of oxygen had been pumped into the Exchange and caused a wild orgie among the traders. The swaying, gesticulating groups, especially around S. & T., made a football game look like thirty cents. Brokers emerged from the mobs with neckties awry, collars loose, hats dented, if not lost, and hair mussed. Yes, it was great fun—for those who were not on the wrong side of the market. For the unfortunates, it was simply a maddening swirl of many waters until the chairman's gavel brought order out of

chaos on the stroke of three. Then the uproar ceased as if my magic, for no more sales could be recorded that day. The perspiring and flushed traders drifted singly and in small groups toward the main entrance, and soon the floor was in possession of the janitors, who proceeded to sweep up the debris left after the battle. During the height of the panic, a boy, out on an errand, somebody carried the news to the cashier, and it was soon known all over the office. Cassie was greatly concerned for Guy, for he had given her no intimation that he intended to sell out that day.

"Poor boy, I feel sorry for him if he's been caught, as I fear he has. I hope it may be a lesson to him. He wouldn't take my advice and sell when things were coming his way. That's the way with everybody when they get a touch of the speculative fever. They hold on for the last dollar, which is just about as elusive as a soap bubble. When you think you've got it it isn't there."

Cassie expected to see a long face on Guy when he next appeared in the counting-room, but she was happily disappointed. He heard about the panic while he was out, and felt particularly jolly to think that he had escaped from the market just in time.

"I was lucky for fair," he said to himself. "Lor'! How tough I'd feel now if I had been caught in the shuffle."

He was eager to tell Cassie that he had made a fine haul out of the market, but decided to leave it stand over until he got his settlement next day.

"She won't believe I've made so much, so I want to have the proof at hand to convince her."

With that idea he kept away from the counting-room when he got back to the office, and that made Cassie almost sure that he had lost and was ashamed to tell her about his hard luck. At half-past three he was done for that day and he slipped off without going in to see her, as was his practice. He was reading the news of the slump in the paper next morning when Cassie came in.

"Good-morning, Guy," she said, looking hard at him.

"Good-morning, Cassie," he said, cheerfully.

"Lovely morning, isn't it?" she continued, wondering if he would say something about his deal.

"Fine as silk, or yourself, for instance."

"No bouquets, Guy, please," she smiled.

"Is that a hint that you want one?" he grinned.

"Certainly not, you ridiculous boy!" thinking that he acted uncommonly cheerful for a loser, if indeed, he was one.

"Well, I mean to get you one just the same."

"Don't you dare."

"I dare do a whole lot, Miss Clark."

"I won't permit you to waste your money."

"You're beginning early."

"What do you mean?"

"You're bossing me around before we're even engaged. I don't know what you'll do when we're married," he chuckled.

"Aren't you just awful!" she cried, blushing furiously, and making a dash for the counting-room.

Mr. Cotter sent him in with several papers for her to copy on the typewriter, and he took ad-

vantage of the chance to tell her that he had sold out his S. & T. shares before the slump.

"I'm so glad you got out all right," she said. "I was afraid you had been caught. How much did you make?"

"How much do you think?"

"Maybe \$1,500."

"Guess again."

"Did you make as much as \$2,000?"

"Yes, I made as much as twice \$2,000."

"Oh, come now, Guy, don't lay it on too thick," she protested.

"Then you don't believe me?"

"Hardly."

"Perhaps you'll believe that, then," and he showed her his check.

There was no going behind that, and she was quite astonished.

"It doesn't seem possible that you could make so much."

"Possible or not, there's the evidence."

"So you're actually worth over \$5,000?"

"I'm worth \$5,300. Pretty good for a messenger boy, don't you think?"

"I should say so."

"I'm worth setting your cap for, ain't I?"

Cassie blushed and favored him with a sidelong glance.

"When are we going to be engaged?" he persisted with a chuckle.

"Go along, you foolish boy!" she said, with a deeper flush, that well become her.

"All right, I'll go along if you want to get rid of me," he replied, walking off.

"He's just the nicest boy in all the world," she murmured, as she resumed work.

"I wonder how much she likes me?" Guy thought, as he returned to the waiting-room.

In a few minutes he was called to take a message down on Broad street. The office he went to was just off the sidewalk. There was a crowd in the little anteroom looking at the ticker and canvassing the state of the market that morning. The market was still badly off, and only the shorts were jubilant. The bulls had apparently sought the seclusion of their habitats, leaving the bears in triumphant possession of the field of battle. Guy had to wait, as the man he wanted to see was engaged. Finally he was admitted to the private office and delivered the note he had brought. While the broker was reading the enclosure a clerk came in with some papers, which the trader took and laid on his desk. Then a stout, red-faced man entered unannounced.

"I've just seen Billings," he said in a low tone, "and have got instructions to go ahead, so you'd better get over to the Exchange as soon as you can. I'll try and pick up as many shares as I can on the outside. Offer 46 flat. The last quotation was three-eighths higher, but the market is weak and will go lower."

The other broker nodded and began scribbling an answer for Guy to take back. His partner, who was the head of the firm, then left the room. On his way back to the office Guy wondered if what he had heard referred to another boom that was under way.

"I'd give something to know the name of the stock Mr. Whipple has been instructed to buy in the Exchange," he thought. "I'd just as soon get in on A. & H., and taking in all that was

offered. Subsequently he looked the stock up and found that it was going around 46.

"I've a great mind to buy some of it on a chance," he argued. "Now is a good time to buy stocks, anyway, when everything is down. Things are bound to recover in a day or so."

The more he thought about it the better the idea appealed to him. Finally he decided to go in, and on his way home he bought 500 shares of A. & H., getting it at 46.

CHAPTER XIV.—In Which Guy and Cassie Come to an Understanding.

Dick Preston, instead of merely doubling his \$80, had made a clean \$170 out of the rise in S. & T., and he was not only tickled to death, but very grateful to Fisher for putting him onto such a good thing.

"It was just like finding money," he said to Guy on the day he got his statement and check from the little bank. "The day before my birthday I was worth about \$10, now I've got \$250 to cut a splurge on. It's great."

"Feel like a moneyed man, don't you?" laughed Guy.

"Bet your boots I do. How much did you make?"

"A little over \$4,000."

"Gee! But you're wealthy for fair."

"That wouldn't more than buy cigars for some men down here."

"I don't believe you'll lose your money. You seem too smart for that."

"Thanks for the compliment: but some of the smartest brokers in Wall Street lose their bank accounts at times."

"So I've heard, but I don't see why they should. They ought to know the ropes so well that they should win every time."

"A man gets over-confident when he thinks he knows it all, and then the ground slips from under him with a suddenness that takes away his breath."

"I hope it will never slip from under you."

"I hope not, too, but a fellow never can tell what may happen. I make it a business to keep posted on the situation at all times. Still, that isn't saying that I know so much. I am simply doing the best I can to keep abreast of the market so that when I tackle a deal I can do so intelligently. But, at the best, the element of chance is so great that an outsider can be sure of what is going to happen."

"From the way you talk I feel like holding on to my \$250 and not risking it in any more deals."

"I would, if I were you, until I get better acquainted with the market. I was over two years in the Street before I made that first deal you were a witness to."

"Are you looking around for another chance?"

"I'm onto one, I think."

"What—already?" asked Preston, in surprise.

"Yes, already. Now is the time to buy, when prices are down."

"What stock are you thinking of buying?"

"I've bought 500 shares of A. & H."

"You have?"

"Yes, and if it looks as promising as I hope, I'll buy 500 more."

"Maybe you'd better buy me some."

"No; I don't want to encourage you in this thing, for I'd have to look after your deal as well as my own, and if I got caught you would, too."

"I'd like to double my money."

"So would everybody. Just hold on to your pile, maybe in a week from now you'll have more than me, though I am worth \$5,000 this minute."

Dick thought his advice good, and decided to follow it. Next day A. & H. was down to 44 5-8. As Guy had half expected that it might go lower before the market braced up, and that did not worry him greatly, especially as he had more than cash enough to meet a call for more margin if it was made. By the end of the week A. & H. began to recover, as the general tone of the market improved, and it closed on Saturday noon at 47. It slowly advanced during the fore part of the next week until it touched 50. On Friday it took a boom on and went to 55 in a couple of hours. Guy bought another 500 shares at 52. On Saturday morning it became a storm center and ran up to 60. Fisher decided not to hold it over Sunday, for fear something might happen, and ordered a sale. His shares went at 60 3-8. When he figured up his winnings he found he had made \$11,000.

"It may go to 70, for all I can tell, but still I'm glad. I'm out of it. I can't afford to take too many chances," he told himself.

Then he went into the counting-room and told Cassie that he had made another winning deal and was worth \$16,000 and over.

"I'm going to treat you to lunch before you go home, if you will do me the honor of eating with me, and then I mean to buy you a two-pound box of candy to last you over Sunday."

"Aren't you generous!" she exclaimed, and then, after a slight hesitation, she accepted his invitation.

About a month later Guy read a paragraph in a paper about the rumored consolidation of two railroads. This, of itself, amounted to nothing, as such rumors were frequently reported and as frequently denied in the course of time. It happened, however, in this case, that Fisher learned from an inside source that the consolidation in question was actually going through, and, taking advantage of this knowledge, he bought 2,000 shares of C. & D. at 75, the ruling price. He had also found out that C. & D. would surely go to par as soon as the report came out and was confirmed. He considered the deal so safe that he advised Preston to go into it, and so Dick bought 35 shares at the same time. Inside of ten days the news was published and the stock went up. Both boys held on till it reached 100 and a fraction, and then disposed of their holdings. Guy cleared \$50,000 and Dick \$750, raising their capitals to \$66,000 and \$1,000 respectively.

Cassie and Preston were the only ones who knew that Guy was worth so much money, and both were agreed that he was the smartest boy in Wall Street. It wasn't so long after that Guy, in following the market, noticed that B. & L. shares were selling uncommonly low considering the standing of the road. He was satisfied they would not always remain at that point, so

he felt that it would be a safe investment to put a portion of his money into the stock, and then sell out at a profit at the first rise. So he purchased 5,000 shares, at 88. Two weeks later the stock went to 96, and he sold out, clearing \$39,000, which, added to his funds, made him worth \$105,000.

"Well, Cassie," he said, after showing her his check, "I'm worth a tenth of my million, at last."

"You're a wonderful boy."

"I'm not foolish, then, as you so often called me."

"No, I take it all back in your case."

"Can I come and see you twice a week now, instead of once?"

"Don't you see me enough during the day?" she asked, not looking at him.

"No, I don't see you half enough."

"Well, you can call twice a week if you wish to."

"How about yourself? Do you want me to call as often as that?"

"Yes, or I wouldn't encourage you to."

"Then I'll be up to your house tonight."

And he was as good as his word. She was waiting for him in one of her best gowns. He declared that she never looked prettier than on this occasion, which compliment brought the roses to her cheeks. The most comfortable piece of furniture in the parlor of her home seemed to be the sofa, for they both occupied it. Mrs. Clark made her appearance for a while, and after she retired to attend to some sewing that she said particularly demanded her attention, Guy proceeded to tell Cassie how he thought her by long odds the nicest girl in the world, and wound up by asking her if she thought enough of him to go into a life partnership when he had made the million he had set his heart on. Her reply was evidently satisfactory to the young messenger, for he stayed longer than usual that evening, and when he finally took his departure it was with the understanding that he could call as often as he felt like.

CHAPTER XV.—Guy Reaches the Half-Million Mark.

"Say, Guy," said Dick Preston about three months later, "I believe I've got hold of a fine tip."

"Do you?" replied Fisher. "Then you've caught on to a mighty rare article. What's the nature of your pointer, if you don't mind telling me?"

"You've heard about the Westchester Traction Company, haven't you?"

"Sure. That's the new company that got the right-of-way to build a line as far out as Blankville to connect with the New England Traction Company, and was held up on their application for a franchise by the Railroad Commission because a portion of the line paralleled the New York & Harlem road."

"That's right. A whole lot of the stock was sold to raise the necessary capital to build and equip the road, but when the company failed to get the franchise the shares went down as low at \$10, and nobody seemed to want them even at that, for a traction company without a franchise is a mighty poor investment."

"You can gamble on it that it is."

"Well, old man, I've accidentally learned that, owing to a change in the commission, the company now stands a first class show of getting its franchise."

"Yes. Our firm has acted as financial agents for the traction company from the start, and in that capacity disposed of the larger part of the stock. I saw a letter from the president of the company to Mr. Colgate which stated that the attorney of the company had advised him of the probable granting of the charter in a very short time, and he directed our firm to buy in all the shares of the company he could get hold of at the present low price. Now here's a chance for you and me to make a good haul if you're willing to take the risk of the franchise going through. If the president of the company is willing to take it I think we may. The stock is going at \$10. We won't do any margin business on this thing, but buy the shares outright. I'll give you my \$1,000 and you can buy me 100 shares. As for yourself, I'd put the whole of your \$100,000 into it at once before Mr. Colgate gets ahead of you. There'll be enough left for him, anyway. I can give you a list of brokers that have 25,000 shares between them. You can call on enough of them to get all you can handle. The moment the company gets its franchise the price of the stock will go to par, which is \$50."

Guy said he'd consider the matter and let Dick know next morning. That afternoon he had a talk with the cashier, laying an imaginary and parallel case before him, and asking him what he'd do under such circumstances if he had a considerable sum of money to invest. The cashier, after some consideration, told him he'd buy the stock if he could get hold of it, as the possible profits warranted the risk, and that that was the way some of the biggest men in the Street were in the habit of making millions. That decided Guy, for he had great confidence in the cashier's judgment. Next day he got the list of brokers who had Westchester Traction stock for sale, and from them he bought 10,000 shares for himself, and 100 shares for Preston, paying down cash for it and getting the certificates, which he put away in his safe deposit box.

The stock cost him 97-8 a share. Inside of two days the stock was being quoted at \$12. A few days later the newspapers printed a rumor that there was reason to believe that the Westchester Traction Company would get its franchise at last. Although this report could not be confirmed, the mere possibility of such an outcome caused a boom in the price of the shares. They were found so hard to get hold of that \$20 was offered for the stock, with but little coming to the surface. Already the boys had doubled their money, but neither felt inclined to sell out what they had. Although Guy was conscious that he had made a clear \$100,000 on paper inside of a week, which he could easily turn into the actual cash if he had a mind to, it did not give him a swelled head. He was getting used to the idea of big deals ever since he had made \$50,000 on C. & D. and \$39,000 on B. & L. The possibilities of this traction stock deal were so big that if it went through all right he felt that he would be worth half a million, and he was willing to take chances of reaching that very desirable point.

Nothing, however, happened during a whole month, and traction stock gradually fell to \$15.

Then, one day, like a lightning bolt out of a clear sky, came the news that the Westchester Traction Company had gotten its charter. Inside of fifteen minutes after the news reached Wall Street \$30 was being offered for the stock. With the absolute confirmation of the report, Guy Fisher, for the first time in his life, was a much excited boy. The prospect of being worth half a million had never struck him before with such dazzling force. He was out on a message when he heard about the excitement which reigned in the Exchange and was permeating the whole Street.

Next day Weschester Traction stock was quoted at \$40.

"Another \$100,000 made in twenty-four hours. Things are surely coming my way in great shape," said Guy to Cassie soon after the Exchange opened.

The fair stenographer was so excited over her future husband's prospects that she could hardly settle down to her work. She seemed to be treading on golden-lined clouds. Before the end of the week the traction stock reached 50, and then Guy sold his holdings in lots of 1,000 each, and got rid of Dick's 100 shares at 50 3-8.

Saturday noon he walked into Mr. Cotter's office and told him that he wished to give him a week's notice of his intention to quit. The broker was surprised and asked him if he was going to leave the city.

"No, sir. I'm going to stay right here in New York."

Then he amazed Mr. Cotter by showing him a handful of checks aggregating half a million dollars from different brokerage houses.

Each and every one was made out to his order.

"What does this all mean, Guy?" asked Mr. Cotter.

"It means that I've just made \$400,000 out of Westchester Traction."

"The dickens you have!" gasped the broker. "How did you do it?"

Guy told him how he had disregarded his advice to keep out of the stock market, and had gradually accumulated \$100,000. Then he told him that a little bird had tipped him off on the traction franchise matter and that he had bought 10,000 shares while it was down to 9 7-8.

"I sold out yesterday at 50," he concluded. "And that's the whole story."

"Well, it's a story that will make Wall Street sit up and take notice if it gets out," replied Mr. Cotter. "Allow me to congratulate you."

"Thank you, sir."

"Now, what are you going to do with all that money?"

"Make it double itself. I started out to make a million, and, having reached the half-way house, I don't intend to rest on my oars, but keep right on."

"Speculating?"

"Yes, sir."

The broker shook his head.

"You've been uncommonly lucky, my boy. But will the streak hold out? A turn may come at any moment. Better go slow is my advice once more to you. You've a fortune in your hands at

this moment, think well and carefully before you continue in a game that has few prizes and many blanks."

Guy, however, had marked out his future plans and could not be turned from his course of action.

He thanked Mr. Cotter for his advice, and assured the broker that he would always look carefully before he leaped, but that he was fully determined to make the million he had set his mind upon.

CHAPTER XVI.—A Millionaire at Last.

Guy Fisher left Mr. Cotter's employ on the ensuing Saturday. The cashier and clerks were sorry to see him go. Not one of them knew, however, that he was worth half a million and was going to open up a small office for himself. He hired a single room in the Johnston Building, furnished it neatly, put in a safe, telephone and ticker, and had his name inscribed in gilt letters on the door. He subscribed to the more important financial dailies, and also for the daily market reports of both railroad and mining stocks.

The office was ready for occupancy on Wednesday, and he appeared there at half-past nine, read the papers and then went over to the Visitors' Gallery of the Stock Exchange, where he remained until ready to go to lunch, watching the brokers below.

After lunch he returned to his office and spent the time till three o'clock reading market news and looking at the quotations that appeared on the tape of his ticker. About a quarter to four Dick Preston came to see him.

"You've got a nice, cheerful den here, old man," said his visitor.

"Yes, it's all right, but kind of lonesome. I feel like a duck out of water. No more chasing around among the offices with messages and such lively work. When I want to see life I've got to go out on the street or around to the exchanges. Even that is dull recreation when there's no object in view."

"That's right, but you'll get used to your new conditions in a little while. Besides, you'll be in on some deal before long and that will keep your mind employed."

"What's the matter with you taking a desk in here? You've got \$5,000 now at your command, and I can guarantee you'll make more in the long run than you'll get out of a messenger boy's wages."

"I'd like it first rate. I'll speak to my folks about it."

"Do so, and see if you can't come in a week from Saturday. I want to take you in on my deals in turn for that tip you gave me which netted me so much money. I mean to help you to \$100,000 before you're so much older."

Dick succeeded in inducing his parents to let him go in with Fisher, and so he notified Mr. Colgate that he was going to leave his employ.

On Monday week he and Guy were together, and Dick's name was put on the door. Up to that

time Fisher had been doing nothing in the way of adding another dollar to his capital, but he was in no hurry. He was cautious about tackling the market until he saw a good opening that promised results. On Tuesday morning he decided to buy B. & O. shares, which had gone down below normal standing on the list.

"You can go the whole hog, Dick, with your money, and if you have to put up more margin I'll see you through," said Guy.

"All right," replied Dick. "That's fair enough."

That morning Guy bought 10,000 shares of B. & O., at 90, for himself, and 500 shares of the same for Preston. He told Dick to go out around among the brokers and see what he could learn about matters in general. About noon there came a knock on the door and Mr. Cotter walked into the office.

"Glad to see you, Mr. Cotter. Take a seat," said Guy.

"So this is your headquarters, eh?" said the broker, looking around.

"Yes, sir."

"I suppose you find things a bit slow in comparison to what you've been used to."

"I'm getting used to it."

"Done anything yet?"

"Just made my first deal—10,000 B. & O. I paid 90 for it and expect to see it go up two or three points in a few days, when I mean to sell. Quick sales and small profits per share is my motto."

"If you make \$2 or \$3 a share on 10,000 you'll be doing pretty well. At any rate, I guess you've picked out a safe stock. Do you think you can find time to do a little business for me? I'll pay you a commission."

"Yes, sir. I'll be glad to do anything I can for you."

"Well, I want you to go around and buy all the shares of L. & G. you can find among the brokers, and have them delivered C. O. D. at the Manhattan National. I have reasons for not wishing to be identified with this deal. Don't call on any broker with whom you are acquainted, and if any questions are asked you had better say that you are in business for yourself, and hand out your card."

"All right, sir. I'll attend to the matter right away."

Mr. Cotter then wished him luck and left the office. Guy wrote a note and left it on Dick's desk and then went out to execute his commission for his late employer. He spent the rest of the day picking up L. & G. shares wherever he could find them, and by half-past three had got hold of 20,000.

"If you're going to buy stock for other people you ought to put the words 'Stock Broker' on the door," said Dick, when Guy told him what he had been doing.

"Oh, there's no hurry about that. I'm only doing this as a favor for Mr. Cotter. I may not get another order in a coon's age. When I do alter the sign I'll take you into partnership."

"Do you mean that?"

"Sure I do. I think you and I will make a good team. We seem to pull all right."

Guy bought, altogether, 30,000 shares of L. & G. for Mr. Cotter, and received a check for \$3,750 commission.

"That's pretty good for two days' work," he said to Dick.

"I should smile."

A week later B. & O. was up to 92½, and Guy sold out at that price. He made \$25,000, and Dick pocketed \$1,200.

"What did I tell you, Dick? You've only been out for yourself two weeks and you've made three years' wages as a messenger boy. I guess your family will have no cause to kick because you made the change," said Guy.

"They'll fall off their chairs when I tell them," grinned Preston, as he looked his roll of profits over.

The boys' next venture was in C. H. & D. Guy bought 30,000 shares for himself and 1,000 for Dick, at 61, and inside of ten days sold out at one and one-half points advance, clearing \$37,000, less expenses, while Dick's share amounted to \$1,300.

The deal was put through Mr. Cotter's office.

It was about this time that Guy discovered that a syndicate had been formed to boom the M. & T.—a Southern road that had not attracted attention for several years. He got the tip through a big trader he had done a favor for. The trader, however, did not know that Fisher had much capital at his back. The fact that he was a boy of nineteen deceived him. He supposed Guy would buy a hundred shares or so, but the boy lost no time in corralling as many shares as he could get hold of. The syndicate bought the balance, but couldn't locate the 26,500 shares that Guy had bought at 45 for himself and Dick. In order to bring the shares to light, it possible, they forced the price down 10 points, but Guy was able to satisfy the two calls made on him for additional margin, at the same time selling 20,000 shares short when he tumbled to the tactics of the syndicate. When the stock began to rise again he bought in 20,000 shares to cover his short sales, cleaning up \$100,000. Then, when the price went up to 55, he sold out his 25,000 shares to the pool, which had to take them in to save the price from dropping again. That gave him another profit of \$250,000, while Dick made \$15,000. Guy was now worth over \$900,000 out of a deal in N. J. Traction. Just one year after striking out for himself he was worth a million and a half.

Then he proposed to Cassie that they get married. She was perfectly willing, and so the wedding took place, and after the honeymoon Guy took his bride to live in an elegant home that he had purchased on Riverside Drive.

Guy's luck has followed him right along, and to-day he's worth at least five millions, while Dick Preston has over \$250,000 in bank to his credit. After Mr. Cotter retired from business there was quite a competition among the brokers to secure Fisher as a customer, for by that time all Wall Street had learned of Guy's phenomenal rise from Messenger to Millionaire.

Next week's issue will contain "THE BOY GOLD HUNTERS; or, AFTER A PIRATE'S TREASURE."

BUCKSKIN BILL, THE COWBOY PRINCE

Or.

Riders of the Ranch

By GASTON GARNE

(A Serial Story)

CHAPTER IV.—(Continued)

The old ranchman stared at him in amazement. "What! What!" he gasped. "You—Buckskin Bill!"

"Yes, colonel, we came after you and we've got you. I'm a fellow who always keeps his word. I promised Jessie to save you, and I've done it. We've got your enemies on the run."

"Are those fellows your rough-riders?"

"Every one of them."

"I hardly imagined you would do this for me," said the old man, as the last of Bill's men dashed into the secret exit in hot pursuit of the flying gang.

"Well," said Bill, "I didn't do it out of any regard I have for you, but I know you are an honest man, and I hated to think of your daughter being left an orphan. In fact, I think if I were in your boots you'd do the same for me."

The colonel gazed steadily at the cool, careless young fellow with an expression of deep admiration in the eyes.

For an instant he was tempted to offer the boy his hand, but he checked the impulse and, stiffening up, he growled frigidly:

"Yes, I'd help you if you were in trouble as readily as you help me, sir. But—Ah, here come your men back."

The cowboys were swarming out of the secret exit.

"Keep your cattle off my range and I'll keep mine off yours, colonel," said Bill, coldly. "We'll see you safely home now. Well, Denver Jack," he added to his head cowboy, "what luck?"

"None," growled the big fellow. "They have escaped."

"How?" demanded Bill.

"Waal, pard, thar's a tunnel back thar, an' we chased 'em into it an' found ourselves up again' a heavy door. They'd passed through an' locked it after 'em. Then we came back. How's Briggs?"

"Safe and sound. Call the boys and we'll go. There is no use remaining here any longer. Those villains have given us the slip, so there is mighty little chance for us to round them up to-night, I reckon."

Bill left the cave with the colonel, followed by the rest and, reaching the spot where the prisoners had been left, they discovered that the three men had escaped.

"We know the whole gang by sight now," remarked Bill, as they mounted and rode away with the colonel on one of the outlaw's horses, "and if we were to ever meet them again we'd recognize them easily and bring them to account."

As they left the canyon and headed down the

hill for the San Jo trail the colonel turned to Bill and said:

"The back trail would be the shortest cut for me."

"You are going over to my house first," replied the boy.

"Why should I?" demanded Briggs in haughty tones.

"To pick up your daughter. She is there."

"What for? What for?"

"Safety, sir."

"Indeed!"

"She'll give you the particulars when you see her."

This reply set the colonel wondering, but he made no reply, and they cantered along in the moonlight until they reached Bill's house. Hop High had seen them coming and had gone inside and notified the Widow Howland and Jessie.

As the colonel alighted from his mustang his pretty daughter rushed out, and in a moment was clasped in her father's arms.

Though Briggs detested the widow, he bowed politely to her, and finding it awkward remaining there, he said gruffly:

"Are you ready to go home, dear?"

"Yes, papa," the girl answered. "And, oh, I'm so glad Bill saved you from Flood's gang."

"I have thanked him for that," was the old man's curt reply.

"And for saving me from them, too?"

"You? I—I—don't understand."

"What! Didn't Bill tell you? Well, that's just like his modesty. I'll explain as we ride along," said Jessie, and kissing the widow and warmly shaking hands with Bill, she went off with her father.

Buckskin Bill gazed after her and heaved a deep sigh.

"What a pity the old man is so obstinate and bitter against me," he reflected. "Jess Briggs is the only girl I ever cared for, but her father's ugliness has opened a wide chasm between us."

Just then his mother gently laid her hand on his arm and said:

"Come in, my son. I have saved your supper for you. Poor fellow, you must be half starved."

"How kind and thoughtful you are," he answered, as he followed her in to the dining-room and sat down at the table. "I suppose you've heard the news."

"Oh, yes," replied Mrs. Howland, as she waited on him, "and I'm proud of you, Bill. I was sure you'd give Flood a good thrashing and rescue the colonel. But the old bear don't seem to be very grateful to you for risking your life to save his."

"He probably appreciated the deed, mother, but he won't let the obligation wipe out our past enmity. The old feud must go on, and his men and ours will continue hostilities as long as our cattle stray on each other's property."

"Why don't you run a barbed wire fence along the boundary between the two ranches and thus end the trouble?"

"I offered to do so, and proposed to the colonel to pay half the cost, but he refused, and the project fell through."

"Had it been done much trouble might have been avoided."

"Yes, indeed. I suppose you know I did not reach Four Flush yet to arrange with the agent

about the shipment of our cattle. It's too late to go now, so we'll have to round up the herd and drive them over tomorrow or lose the sale."

"It can't be helped, Bill. You could not leave the colonel and his daughter to their fate, with the Flood gang after them."

"I couldn't, and would not," replied the boy. "I'll go over with the cattlemen tomorrow, mother, and I don't expect to have any trouble about getting the stock off for Chicago."

When he finished his supper he went out and spoke to his men about the drive and ended by saying:

"It will be a good thing to get rid of this bunch of steers, anyway. We've had them grazing at the western side of the range, and that's the very place Flood's gang has been raiding lately."

"That's right," assented Denver Jack, as he lit his pipe, "an' with these critters gone thar won't be none left in thar section of ther range ter tempt them thieves."

When Bill turned in that night he planned out his work for the next day, and finally fell asleep, to dream of pretty Jessie Briggs. The following morning was bright and clear, and as Bill rose from the breakfast table he heard the clatter of horses' hoofs outside, and opened the door.

Two men had ridden up to the ranch-house. One was Tim Drake, the sheriff, and the other a shrewd-looking, dark-complexioned man, in city clothing, who eyed the boy with a very unfriendly air.

"Hello, Bill!" shouted the sheriff, as he slid from his old mustang and took a chew of plug tobacco. "How air yer?"

"Good-morning, Tim," replied the boy, who was wondering at the meaning of this early call. "What brings you out here?"

"Why," drawled the sheriff, "have yer forgotten as this are ther 15th of ther month? That ar note of yer mother's fer three thousan' dollars fell due two days ago, an' bein' as yer didn't go ter Deadwood ter pay it off, I've come out here ter find out what's ther matter. This gent is Lawyer Dave Marks, who holds ther mortgage on yer ranch for the amount of that note. What he wants to know is, have yer got ther money ter pay up, or has he got ter foreclose ther mortgage?"

The young rancher turned as pale as death.

"Tim," he exclaimed, "I forgot all about that note, and what's more, I haven't got quite enough money to meet it today. Mr. Marks, can't you hold it off a few days longer?"

The lawyer shook his head and frowned.

"I've already given you two days' grace," said he, sourly. "You can't expect me to wait forever. I've concluded that if you don't instantly pay me that I'll grant you more time, could you get the money?"

"I can have it for you by to-morrow morning, sir. We are just about to sell a herd of cattle, and enough money will be realized from it to more than pay what me owe you."

For a while Lawyer Marks hesitated. At that moment Denver Jack came galloping toward them on a broncho with a wild look of alarm on his face.

CHAPTER V.—Tracking the Cattle Thieves.

"Hey, Bill!" shouted the cowboy, as his sweating broncho came flying up to the house, "ther hull

herd of bulls we was ter drive ter Four Flush have been stolen from corral No. 10 an' has disappeared!"

And Jack reined in and sat staring blankly at his young boss. The boy gave a violent start, and a cold sweat broke out upon his forehead. At that moment all his courage left him, and a feeling of utter despair took possession of his heart. It was this cattle which he intended to sell to pay off the mortgage, and now then they were gone it seemed as if ruin stared him in the face, for he did not know what to do.

A cold, sneering smile began to creep over the lawyer's face.

"This is a likely yarn!" he exclaimed. "Gotten up for my special benefit, wasn't it? Expected me here and though you'd steer me off with a sympathetic dodge, but it don't work, young fellow!"

Bill glanced at the man in amazement for an instant, and then an angry gleam began to show in his dark eyes.

He strode over to the lawyer in a threatening manner and, pausing before him, he demanded in low, tense tones:

"See here, my friend, do you mean to hint that I am crooked?"

"I hint nothing, sir," replied the lawyer. "I am saying plainly that there's something decidedly fishy about that excuse. It don't go down with me, however. You can't bluff me with any such lame story as that."

"Then you really mean that I'm a liar?"

"You are a liar and a swindler, sir!" cried the lawyer.

The insult had scarcely left the man's lips, when Bill, stung beyond all endurance, doubled up his fist and let a blow go that caught Mr. Marks in the eye.

Biff! bang! and with a yell of pain the lawyer went down and out before the sheriff could interfere.

The next moment the angry boy stood over him with flashing eyes, and exclaimed in sharp tones:

"Take that back or I'll give you the worst beating you ever had in all your life!"

"Tim, Tim!" yelled the lawyer. "Arrest that scoundrel before he kills me. Arrest him, I tell you!"

"Are you going to take back that insult?" cried Bill, as he rushed at the lawyer, who was rising.

"Yes, yes!" howled Marks in alarm. "Don't hit me again. I beg your pardon. I was too hasty—I was in the wrong."

The sheriff was looking on with a grin, but made no move to go to the lawyer's aid, as he did not like the man at all, and was a great admirer of the young rancher.

Bill gave Marks a glance of contempt.

"Get up!" he exclaimed, harshly.

The lawyer scrambled hastily to his feet.

"I've got enough," he gasped. "You've given me a black eye. You wait. I'll have you arrested for assault and battery. I'll—I'll—"

"Shut up!" cried the boy, sternly, then pointing at the lawyer's horse, he added: "You mount that nag and clear out of here. By law you are compelled to give me three days' grace on a note. By tomorrow you'll have your money."

(To be continued)

GOOD READING

HOW OLD IS SIGNALING?

The fabulous honor of being the first inventor of the art of signaling, says the *Scientific American*, is bestowed by certain classical writers upon the ingenious Palamedes, but it is certain that long before the time of the Trojan War the Egyptians and Assyrians, if not the Chinese and

DAMON AND PYTHIAS

Damon, a senator of Syracuse (anciently the most famous and powerful city in Sicily), was by nature hot tempered, but was schooled by Pythagorean philosophy into a storic coldness and slowness of speech. He was a firm friend of the republic, and when Dionysius was made king by a vote of the Senate, Damon upbraided the betrayers of his country and denounced Dionysius as a tyrant. For this he was seized, and as he attempted to stab the king, was condemned to instant death. On his way to execution he was met by his bosom friend, Pythias, who besearched the king to allow Damon to visit his family and bid them farewell, offering himself as a hostage, with the agreement that should Damon fail to return within four hours he would suffer in his stead. Dionysius granted his request and extended the time to six hours. When Damon reached his country villa, Lucullus, his slave, to save his master's life, killed his horse; but Damon, seizing the horse of a passing traveler, reached Syracuse at the moment when the executioner was preparing to put Pythias to death, who faltered not, but exclaimed: "'Tis sweet to die for those we love." The king was so impressed with this wonderful proof of friendship that he pardoned the friends and requested to be admitted into their companionship. Taking this noble example as the cornerstone of a secret beneficial society, J. H. Rathbone, of Washington, D. C., prepared the ritual and instituted the order of Knights of Pythias.

DANGER FROM TORNADOES

The likelihood of a single house or barn being damaged by a tornado is less than its chance of being destroyed by fire or lightning, even in the districts where tornadoes are most frequent. Official statistics show such a risk, according to Dr. W. J. Humphreys, professor of physics at the United States Weather Bureau.

Usually a tornado does not damage an area larger than a quarter of a mile in width and thirty miles long, so that great havoc is done only when this swath strikes some populous district. This was the case with the one of March 18, which passed over a number of large towns. The average number of tornadoes per year in Illinois is about five, while in Kansas, where they are most frequent, it is about six and a half. In other States in the Mississippi Valley they occur less frequently. They never occur in, or west of, the Rocky Mountains, but at rare intervals they have been recorded as far east as Virginia; and several years ago a mild one occurred within a few miles of Washington.

other nations of remote antiquity—of whom monumental records alone remain to us—had developed regular methods of signaling by fire, smoke, flags, and so on. Signals were passed from tower to tower of the Great Wall of China, and the Tower of Babel was a signal tower.

Beacons are "as old as the hills" on whose summits they were placed. Those lighted on Mount Ida, Athos, Citheron and intervening heights conveyed information of the taking of Troy by Agamemnon. Leander was guided across the Hellespont by the signal lamp displayed by Hero in her tower at Sestos. One night the lamp was blown out—he was drowned, and she then threw herself into the waves. Theseus, in the Argonautic expedition, conveyed information by colors of the sails hoisted, but killed his father through a telegraphic error; for, flushed with victory, he forgot his signal, and old Aegeus, seeing the black sail, and feeling sure his son was dead, flung himself into the sea.

The use of mirrors to flash signals by the sun's rays dates back to the time of the Pharaohs. The Persians are said to have considerably developed it for purposes of war.

The Persians, the Gauls and the Aztecs communicated by relays of sentinels shouting to one another, and Alexander, by means of the stenophonic tube, conveyed his orders for four leagues.

The tactician Arnius communicated at night by means of a tall vessel containing water, which was let out slowly by a tap at the bottom; on the water floated a cork disk carrying a gauge with divisions down the side, and on each division a separate sentence was inscribed. Each signaling point had one of these contrivances; and on a light being shown from one station it was acknowledged by the other, and each clepsydra opened at the moment. When the surface of the water receded to the sentence required, the signaling station again showed a light, when the other stopped the outflow and read the words inscribed at the water level upon the corresponding gauge.

Hannibal erected watch towers in Africa and Spain to signal from; and whenever the Romans extended their conquests in Gaul, Spain or elsewhere, they made use of similar signaling devices. A representation of one of their telegraph towers is engraved on Trojan's Column, and ruins of some of them are still to be seen in parts of France.

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ITEMS OF INTEREST

TOTEM POLE FOR COOLIDGE

An eighty-foot totem pole, planned to decorate the lawn of the White House, as a tribute to the administration of President Coolidge for awarding payments to Northwest Indians for forest lands, is being finished on the Taholah Indian reservation by Chief George Sheldon. The weird figures of persons, birds and animals tell in pictures the history of the Northwest from centuries past to the recent settlement of land grants. The big pole will be shipped through Panama Canal by steamer.

TRAIN BANDIT USES DRUG NEEDLE TO ROB VICTIM

A hypodermic needle was the chief instrument employed by an unknown traveler on the Marseilles-Monte Carlo train recently in relieving a fellow passenger of a pocketbook, containing 15,000 francs.

When the train drew into Monte Carlo, M. Jules David was found unconscious in a first-class compartment and rushed to the hospital. On regaining consciousness he discovered he had been robbed of all his cash, and said that he believed he must have fallen asleep and struck his head on something, or else been hit by the man who had been in the compartment with him. No mark was found on his head, but a needle-prick was discovered in his thigh. It is believed that a hypodermic caused him to lose consciousness and allowed his companion to rob him.

SCOTLAND YARD STUDYING RUSSIAN

Scotland Yard detectives of future fiction may be expected to voice torrents of polysyllabic Slavonic if the occasion arises and if writers follow life, for a number of men from the "Yard" have been assigned to the task of learning Russian. This has been necessitated by the increased vigilance of British police authorities against Communists. Recently threatening letters have been received both by the accredited Soviet representatives there and by Czarist emigres.

Scotland Yard men for three weeks have been guarding day and night the home of ex-Grand Duke Michael, in Cambridge Gate, Regent's Park.

The Grand Duke has not been active in politics lately. He lives very quietly, but nevertheless every now and then he receives threatening letters that make him exceedingly nervous.

In some districts of London where there are many Russians, Scotland Yard detectives, although easily gaining access to the houses, restaurants and cafes frequented by Russians, have not been able to obtain all the information they desire because of their inability while listening to the language to have any idea of what the conversation is all about. Hence, the order to study Russian.

LAUGHS

"Pa's got an awful temper," said Jamie. "I tried t' sandpaper my pencil on his chin while he was takin' a nap, an' he woke up an' got real mad about it."

Kodak—I succeeded in developing a splendid negative in a strong light yesterday. Lens—How did you manage it? Kodak—Asked Miss Richleigh to marry me.

"Ain't I a little bow-legged?" asked the dubious young man. "Bow-legged?" said his tailor. "The idea! Your lower limbs, sir, are absolutely without a parallel."

"Now, Bennie, here's the medicine, and here's the dime papa left to pay you for taking it." "All right, mamma. If you take it and don't tell, I'll give you half."

"Say, mister, would you give a nickel to a man what never told a lie?" "Oh, go 'way! What are you giving me?" "It ain't fer me, mister; it's fer me deaf and dumb brother."

"Well, little boy, what's your name?" "Shadrach Nebuchadnezzar Yotts." "Who gave you that name?" "I don't know; but if I find out when I get older they'll be sorry for it."

"Halloa, old man! Have any luck shooting? I should say I did. Shot seventeen ducks in one day. "Were they wild?" "Well—no—not exactly; but the farmer who owned them was."

"How did you succeed in simulating insanity so perfectly?" asked the friend of the escaped criminal. "I bought a catalogue of popular songs and repeated the titles one after another over and over again."

Grandpa—Don't get scared, Willie; the tiger is about to be fed; that's what makes him jump up and roar so. Willie (easily)—Oh, I ain't afraid of him, grandpa; papa's the same way when his meals ain't ready.

"Tell me, professor," said the inquisitive student, "are the three elements, fire, water and air, political elements?" "No, not exactly," replied the professor; "but the political elements are somewhat similar." "What are they, professor?" asked the youth. "Fire-water and wind," was the reply.

POINTS OF INTEREST

PETROLEUM AND COAL

An idea of the amount of petroleum and coal being taken from the earth every year may be gained from the following figures:

The petroleum production in the United States for 1923 was 4,130,866,019 cubic feet. - This is enough to cover Manhattan Island from Central Park to the Battery with crude oil 150 feet deep.

The world's coal production in 1923 came to 1,337,000,000 metric tons. This huge weight can be better understood when it is realized that it is equal to 23 times the total tonnage of the world's merchant shipping.

The quantity of unmined coal in the earth has been estimated at more than 7,000 times the above figure.

WORK STARTS SOON ON CONEY ISLAND EXTENSION

Construction work on the extension of the Coney Island boardwalk, from the foot of Ocean Parkway to Coney Island avenue, will be expedited, according to the announcement of Borough President Joseph A. Guider. The plans will be approved following a public hearing before the Board of Estimate.

The new section of the walk will be similar in type of construction to the present boardwalk. The extension will be continued at a width of 80 feet, and will be built on reinforced concrete piles. It is planned also to construct at the foot of Ocean Parway a large plaza or esplanade, which will permit of easier access to the public desiring to use either the Brighton Beach or the Coney Island section of the walk. It is estimated that the new extension will cost approximately \$1,000,000.

MOVIE BY RADIO

An apparatus by which persons may see moving objects miles away by radio was successfully demonstrated at a private test in Washington of an invention by C. Francis Jenkins, Washington scientist.

Secretary Wilbur, Dr. George M. Burgess, director of the Bureau of Standards, and other high government officials witnessed the test.

The apparatus was set up in the laboratory of the inventor in downtown Washington. On a small screen the officials were able to see a small cross revolving in a beam of light flashed across a light-sensitive cell installed at a naval radio station several miles away. The object, while not perfectly clear, was distinguishable, witnesses said.

The invention was tried out successfully two years ago, but the action pictures were recorded only in an adjoining room, in which the "radio eye," a revolving disk, said to be the secret of the invention, was placed.

The "radio eye," consisting of a polished mirror of graduated thickness and a number of smaller mirrors, in its revolution breaks up the image of the picture into thousands of flashes, reflecting them into a photo-electric cell. The flashes take a number of "stills" of the moving object,

and in reproducing them on the screen, give continuity of action similar to a motion picture.

"I suppose we'll be sitting up at our desks during the next war and watching the battle in progress," said Secretary Wilbus, as he watched the image cavorting on the screen.

CROSS-WORD PUZZLE ORIGIN IS TRACED BACK TO CRUSADERS

"For the origin of cross words we must go back to the period of the Crusaders. The knights who accompanied Godfrey of Bouillon to Palestine invented this pastime to charm away the idle hours of camp life. Hence the name, *mois croises* (literally 'crossed words'; but, in French, *croises* also means 'crusaders')," says Cami in *Le Figaro* as translated for the Kansas City *Star*.

"A minstrel of the day composed the first real cross word puzzle. His name was Mamert, and he peddled his puzzles from castle to castle as 'Mots-en croix-de-Mamert.' This game was later forbidden as blasphemous and satanic.

"Now, while crosswords, taken in small doses, certainly help to relieve the tedium of modern existence, their abuse entails a certain risk, for they may become more dangerous than the most powerful of narcotics. We have the ether addict and the cocaine addict—and perhaps now the cross word addict, a fiend who spends entire days and nights solving the puzzles."

"In fact, just a few days ago I encountered a cross word fiend. It was in the assessor's office. The clerk to whom I presented myself was evidently plunged in the most abstruse calculations. Bent over his desk, he was mumbling strange words the while, with one hand, he fumbled with the leaves of an enormous dictionary.

"I waited patiently for ten minutes and then drew his attention by rapping on the desk.

"'What's wrong with you?' he snapped. 'Can't you see that I am busy? Come in some other time. There's no rush!'

"I then took a look at his 'work' and observed that he was busy with a cross word puzzle.

'I cite another and still more horrible example. The other day I noticed a crowd on the corner as I was crossing the boulevard and, drawing near, asked a bystander what had happened.

"'An accident,' he explained. 'Some poor devil crushed by a motor bus. It seems that he was crossing the street trying to solve the cross word puzzle in his hand, and was struck. Look, you can see him there under the rear wheel.'

"I looked. An unpleasant sight. The poor fellow, not yet dead, still held his puzzle in one hand and his pencil in the other.

"'His legs are crushed,' observed another bystander, sympathetically, 'all hashed up like marmalade!'

"At the words there was a muttered groan from beneath the wheels.

"'Marmalade! Marmalade!' gasped the victim. 'Nine letters! Synonym for a confection! Just what I was looking for when I was hit!'

"With a supreme effort the poor fiend turned on his side, scribbled the letters in the squares and, smiling, fell back dead."

FROM ALL POINTS

WHY SNOW IS WHITE

Snow is made up of a vast multitude of very tiny crystals. Each shiny face of each of these crystals reflects light, just as the cut facets of glass or of a diamond do. All these reflections from the millions of tiny crystal mirrors combine to make the glistening beauty of the fresh snow.

BUY A HOUSE WITH ONE DOLLAR

The lengths to which instalment buying and selling are going in America were pointed to as a bad sign recently by Rodman Gilder, editor of the *Credit Monthly*, in addressing the National Association of Credit Men.

"Did you know," he asked, "that a man with only \$12.60 in cash can buy a new Ford in Michigan? This is a sign of the times, and a bad sign.

Credit men realized that more than 90 per cent. of all legitimate business is done on credit, but at the pace we are now going any man with a dollar in cash will soon be able to buy a house, any woman with a quarter may get possession of a vacuum cleaner, and any boy with a jitney may buy a wedding ring.

\$50,000 PEARL FOUND BY BOY DRIVER

What is called the world's finest pearl, a lustrous, peacock-green gem nearly three-quarters of an inch in diameter and weighing almost thirty carats, has been found off one of the Gambier Islands in the South Pacific Ocean by an eighteen-year-old native boy diver, says *Popular Mechanics*. He parted with it for a small fortune, and the buyer is said to have been offered \$50,000 for the treasure. It is not an uncommon occurrence for the fishermen to go out in their little canoes in the morning and return at evening rich, according to their standards. The find of the young boy, however, is said to be the largest in the records of the region.

MAN ONLY JELLY, SAYS SCIENCE

Man and all living material are mere jelly, elastic as rubber, fibrous and thirty for water. This is the character of protoplasm, the staff of life, whose properties have been discovered through actual dissection of microscopic living cells, performed by Dr. William Seifriz, National Research Council fellow at the University of Pennsylvania.

He told the American Philosophical Society at its opening meeting that this fundamental staff of all life most closely resembles gelatine, rubber, soap and casein. These researches were called the most important in the world, since they aim at the understanding of the basic substances of all living things.

Doctor Seifriz told how he discovered that protoplasm is just as springy as a rubber band. Under a powerful microscope a minute particle of nickel, only 1-2500th of an inch across, was inserted into the heart of a living cell. Attracted by an electro-magnet, the metallic particle stretched the protoplasm, and when the magnetic influence was removed the particle jumped back into its original position.

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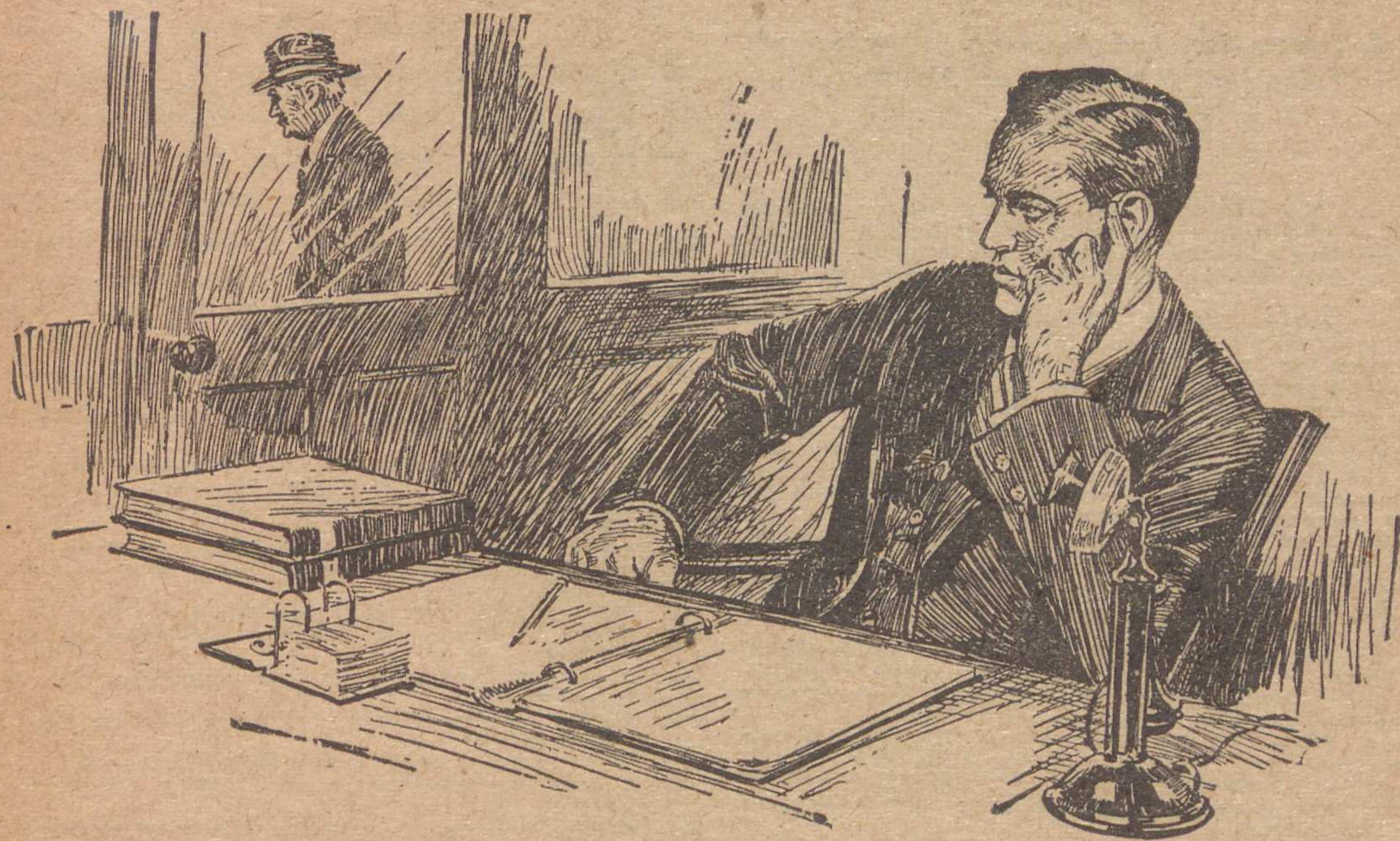
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